

Schedule of Charges

Personal Banking				
Charges (Exclusive of VAT)	Classic	Plus/Youth Package/Go4it/Ladies Banking (Homemaker)/Plus Maximizer	Executive/Man Utd	Beyond/ UAE National Package
Minimum monthly average relationship balance (applicable for salary variant)	AED 3,000	N/A	N/A	N/A
Minimum monthly average relationship balance (applicable for savings variant)	AED 3,000	AED 3,000*	AED 3,000*	AED 100,000*
Minimum monthly salary transfer (applicable for salary variant)	Not offered	AED 5,000	AED 5,000*	AED 15,000*
Fee for non-maintenance of balance (applicable for salary variant)	AED 25 per month	Free	Free	Free
Fee for non-maintenance of balance (applicable for savings variant)	AED 25 per month	AED 25 per month	AED 25 per month	AED 25 per month
Fee for non-maintenance of balance (applicable for salary variant)**	AED 25 per month	Free	Free	Free
Account opening fee	Free	Free	Free	Free
Teller Fees (Cash Deposit, Cash Withdrawals, Internal Fund Transfer, Cheque Deposit)	6 transactions per month free; thereafter AED 10 per transaction	8 transactions**** per month free; thereafter AED 10 per transaction	10 transactions**** per month free; thereafter AED 10 per transaction	10 transactions**** per month free; thereafter AED 10 per transaction
Cheque book charge (for 10 leaves cheque book)	N/A	First cheque book (10 leaves) free; thereafter AED 10	First cheque book (10 leaves) free; thereafter AED 10	One cheque book free every calendar year; thereafter AED 10
Cheque returned charges	N/A	AED 100	AED 100	AED 100
Maximum number of withdrawals per month for Smart S@ver accounts***	1	1	1	1
Statement Charges				
Request for copy of statement - Call Centre iVr, Online Banking	Free	Free	Free	Free
Request for copy of statement - Branch	AED 25 per statement	AED 25 per statement	AED 25 per statement	AED 25 per statement
Request for copy of statement - Call Centre agent****	AED 10 per statement	AED 10 per statement	AED 10 per statement	AED 10 per statement
Request for non-standard e-statement frequency	Free	Free	Free	Free
*Minimum monthly average relationship balances have to be maintained to enjoy the respective package privileges, failing which the Bank has the right to downgrade the relationship. Fee for non-maintenance of balance will be charged if the monthly average relationship balance falls below AED 3,000. Customers with active Loans/Overdrafts or holding Youth package are exempt from the above mentioned minimum balance requirements. For Beyond Customers fee for non-maintenance of balance will be waived for first 3 months following which stated charges will apply. For Executive package, minimum monthly salary transfer to be AED 5,000 and minimum monthly average relationship balance to be AED 100,000. For UAE National package customers, there is no minimum monthly average relationship balance or minimum monthly salary requirement. ** If salary is not credited for six months, the package will be changed to savings variant and fee for non maintenance of balance will be applicable if the minimum monthly average relationship balance is not maintained. ***Transfers to own Smart S@ver accounts, utility bill payments through Online Banking or Bank induced charges will not be considered as withdrawals. In case the number of monthly withdrawals are more than the above permissible limits, the interest applied for the month will be at 0.25% p.a. ****6 transactions per month free for Essential and Executive packages. *****Charges effective 1st September 2015.				
Request for the copy of old cheques				
Less than 1 year	N/A	AED 10 per copy	AED 10 per copy	AED 10 per copy
Over 1 year	N/A	AED 20 per copy	AED 20 per copy	AED 20 per copy
Account closure (within 1 year)	AED 100	AED 100	AED 100	AED 100
Early/Partial deposit withdrawal interest rate	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%
Dormant account charges	Free	Free	Free	Free
*Applicable rate is the standard Fixed Deposit interest rate on the date the deposit was booked, for the period the deposit amount was maintained				
Remittances				
Demand draft/Manager's cheque (for account holders)	AED 30	AED 30	AED 25	One free per month; thereafter AED 25
Cancellation of demand draft / Manager's Cheque	FREE	FREE	FREE	FREE
Telegraphic transfer for account holders				
Local currency within UAE (SHA) (through branches)	AED 5	AED 5	AED 5	One free per month; thereafter AED 5
Local currency within UAE (BEN) (through branches)	AED 5	AED 5	AED 5	One free per month; thereafter AED 5
Local currency within UAE (OURS) (through branches)	AED 5	AED 5	AED 5	One free per month*; thereafter AED 5
Foreign currency remittance (through branch)	AED 75	AED 75	AED 70	One free per month; thereafter AED 70
Foreign currency remittance (through Online Banking, Mobile Banking & ATM)**	Free	Free	Free	Free
Local currency remittance (through Online Banking, Mobile Banking & ATM)**	Free	Free	Free	Free
Direct/Remit transfers (through Online Banking, Mobile Banking & ATM)	Free	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - UAE	Free	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - others	Free	Free	Free	Free
Cancellation of remittance instruction/ recalling of funds remitted	Free	Free	Free	Free
Swift message copy	AED 15	AED 15	AED 15	AED 15
*For Charge Code "OURS", only AED 4 will be refunded (as AED 1 is paid towards beneficiary bank charges). **Charges are waived only when "SHARED" option is selected; correspondent / beneficiary banks charges, if any, shall be applicable.				
Inward Remittances				
If deposited in beneficiary's account	Free	Free	Free	Free
Standing Instructions				
Set-up charges	AED 50	AED 50	AED 40	First 3 set-up free; thereafter AED 40
Periodic Payments (per transaction)	Free	Free	Free	Free
Amendment charges	Free	Free	Free	Free
Failed Standing Instruction and DDS	AED 25	AED 25	AED 25	AED 25
Balance order	Free	Free	Free	Free
Debit Card Charges				
Annual Fee	Free	Free	Free	Free
Debit Card Replacement Fee	AED 25	AED 25	AED 25	AED 25
Copy of sales voucher	AED 25	AED 25	AED 25	AED 25
International Delivery Charges	AED 150	AED 150	AED 150	AED 150
Supplementary Debit Card	Free	Free	Free	Free
Replacing Secret Pin code	Free	Free	Free	Free
Foreign Currency Transaction Fee				
For Purchase in Non-AED*	1.99%	1.99%	1.99%	1.99%
For Purchase in AED**	1.99%	1.99%	1.99%	1.99%
Usage fee in UAE at Emirates NBD ATMs				
Cash Withdrawal/Deposit	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free
Mini-statement	Free	Free	Free	Free
Utility payment	Free	Free	Free	Free
Usage fee on Non Emirates NBD (UAE Switch) ATMs				
Cash Withdrawal	AED 2	AED 2	AED 2	AED 2
Balance Enquiry	AED 1	AED 1	AED 1	AED 1
Declined transaction	AED 1	AED 1	AED 1	AED 1
GCC Net ATMs (in Gulf Co-operation Countries)				
Cash Withdrawal	AED 6	AED 6	AED 6	AED 6***
Balance Enquiry	AED 3	AED 3	AED 3	AED 3
International ATMs (outside Gulf Co-operation Countries)				
Cash Withdrawal	AED 20	AED 20	AED 20	AED 20***
Balance Enquiry	Free (If available)	Free (If available)	Free (If available)	Free (If available)
*This fee is charged in addition to the standard processing fee charged by Visa International. Applicable for all foreign transactions paid in any currency other than UAE Dirhams. This fee will be effective from 1st March 2019. **This fee will be effective from 1st March 2019. Applicable for all foreign transactions paid in UAE Dirhams. This is in addition to the mark up fee charged by the acquirer. ***Maximum of 5 free transactions per calendar year subject to a minimum of USD 300 per transaction.				

Personal Banking				
Charges (Exclusive of VAT)	Classic	Plus/Youth Package/Go4it/Ladies Banking (Homemaker)/Plus Maximizer	Executive/Man Utd	Beyond/ UAE National Package
Services				
Special Clearing - Outward	Free	Free	Free	Free
Special Clearing - Inward (proceeds by Manager's Cheque)	Free	Free	Free	Free
Special Clearing - Inward (proceeds through UAE Central Bank)	Free	Free	Free	Free
Stop payment charge (per transaction)				
For Cheque/Demand Draft/Manager's Cheque	N/A	AED 50	AED 50	One free per calendar quarter; thereafter AED 50
Foreign currency				
Foreign Currency Cash Deposit*	1.25% (min AED 20)*	1.25% (min AED 20)*	1.00% (min AED 20) for Select package. 1.25% (min AED 20) for Executive & Man Utd packages*	1% (min AED 20)
Foreign Currency Cash Withdrawal*	1.25% (min AED 20)*	1.25% (min AED 20)*	1.00% (min AED 20) for Select package. 1.25% (min AED 20) for Executive & Man Utd packages*	1% (min AED 20)
*These are applicable with effect from November 16th, 2014.				
Post-dated cheques				
Extension of due date	Free	Free	Free	Free
Substitution of cheque with cash	Free	Free	Free	Free
Post-dated cheques deposited for collection	Free	Free	Free	Free
Letters of Encashment	Free	Free	Free	Free
Cheque Certification	Free	Free	Free	Free
Post-dated cheques for presentation on due date	Free	Free	Free	Free
If PDC withdrawn before maturity, an additional charge will be levied	Free	Free	Free	Free
Outward Clean Collections				
Standard collections				
Commission	Free	Free	Free	Free
OCC Return Charges	Free	Free	Free	Free
Cash letter items (non USD)	Free	Free	Free	Free
Cheque collection (USD)*	USD 160	USD 160	USD 160	USD 160
*Effective 26th March 2016, this service is offered only to approved customers. Additional charges of issuing bank if any will be collected from the cheque value.				
Inward Clean Collection				
Commission	Free	Free	Free	Free
Proceeds by DD/MC	Free	Free	Free	Free
Proceeds by TT	Free	Free	Free	Free
Cheque returned charges	Free	Free	Free	Free
Certification & letters				
Account balance letter/Account reference charges	AED 50 per cert.	AED 50 per cert.	AED 40 per cert.	AED 40 per cert.
Liability letter	AED 50	AED 50	AED 50	AED 50
No Liability letter	AED 50	AED 50	AED 50	AED 50
Attestation of signature	Free	Free	Free	Free
Bulk cash deposit & withdrawal at teller counter	Free	Free	Free	Free
Issue of IPO/Rights issues by order	Free	Free	Free	Free
Safe Deposit Lockers				
Rentals per annum				
Small	AED 750	AED 750	AED 750	AED 750
Medium	AED 1,000	AED 1,000	AED 1,000	AED 1,000
Large	AED 1,500	AED 1,500	AED 1,500	AED 1,500
Extra-large	AED 2,000	AED 2,000	AED 2,000	AED 2,000
Over-size	AED 2,500	AED 2,500	AED 2,500	AED 2,500
Replacement of lock/key	Actual	Actual	Actual	Actual
Locker Deposit will be required based on the size of the locker.				
Other services				
Hold mail	Free	Free	Free	Free
Investigations	Free	Free	Free	Free
Postage				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Faxes				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Courier				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Telex/cable/SWIFT messages				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Safe Custody Charges	Free	Free	Free	Free
Credit card service and price guide				
Primary card	Annual Fee³ (AED)	Finance Charges² (per month)		
U by Emaar Infinite / Signature / Family Skywards Infinite / Signature	1500 / 250 / Free	3.25%		
Marriott Bonvoy [®] World Mastercard [®]	1500	3.25%		
Infinite	1500	3.25%		
LuLu 247 Platinum / Titanium	250 / Free	3.25%		
dnata World / Platinum	999 / 500	3.25%		
Duo / Flexi / Platinum	800 / 700 / 700	3.25%		
Titanium / Diners Club	400	3.25%		
Manchester United Titanium	250	3.25%		
Go4it Gold / Platinum	99 / 199	3.25%		
Business Card / Business Rewards	750 / 1000	3.25%		
Other fees and charges				
Insurance: Protect Plus / Lifestyle Protector / Business Protector	0.99% per month of the Credit Card Outstanding (First 2 months Free)			
Installment Payment Plan / Balance Conversion / Loan on Card / Balance Transfer / ALOC 5	0.29% - 1.99% flat monthly interest rate (0.53% - 3.46% reducing monthly interest rate)			
0% Installment Plan	AED 49 per transaction			
Cancellation Fee: Installment Plan / Balance Conversion / Loan on Card / Balance Transfer / ALOC / 0% IPP	1% of Principal Outstanding			
Cash Advance Fee	3% or AED 99, whichever is higher			
Over Limit Fee	AED 279 per month			
Late Payment Fee	AED 230 per month			
Foreign Currency Transaction Fee (Purchases in Non-AED4 / AED Currency)	1.99%			
Card Replacement Fee: Go4it / Others	AED 50 / AED 20			
International Delivery Charge per Credit Card	AED 150			
Liability / No Liability Letter	AED 50			
Cheque Return Fee	AED 100			
Paper Statement Fee	AED 5 per month			
Duplicate Statement Fee (per copy) - Up to last 3 Months/Over 3 Months	AED 15 / AED 45 per month			
Sales Voucher Copy	AED 10			
Issuance of Secret pin	Free			
Issuance of Supplementary Card	Free			

Personal Banking					
Charges (Exclusive of VAT)	Classic	Plus/Youth Package/Go4it/Ladies Banking (Homemaker)/Plus Maximizer	Executive/Man Utd	Beyond/ UAE National Package	
General					
Payment due date (from the statement date)	25 days				
Minimum payment due	5% or AED 100 (whichever is higher)				
Cash advance limit - Business Card - Other Cards	75% / 50% of Credit Limit				
Please Note					
1. All fees and charges are exclusive of Value Added Tax (VAT) or similar sales tax. If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges. These fees and charges are subject to change, which will apply from the effective date specified by the Bank. 2. Finance Charges are levied on all transaction types (Retail Purchases / Cash Advance), calculated from transaction date till repayment date (calculated based on average daily balance) > No finance charges (except for Cash Advances) will be levied in case 100% payment is made on or before the payment due date. > This is subject to increase by 0.5% p.m. in case the Card Account is past due at least twice in last six months. An account is considered past due if Minimum Payment Due is not received before the Payment Due Date. Subsequently, these charges will revert to above published Finance Charges if the card account is no longer past due more than once in the last six months. 3. Annual fee billed will not be reversed if the card is activated, used or cancelled. 4. This fee is charged on transactions done in any currency other than UAE Dirham and is in addition to standard processing fee (approx. 1.15%) charged by Mastercard or Visa International or Diners Club. This is waived for dnata World Cards. 5. The applicable interest rate, may vary in respect of each Credit Card Holder. 6. For latest Terms and Conditions and Schedule of Charges, please visit our website emiratesnbd.com/cards .					
Personal Loans					
Loan Processing Fee (New)*	1% of the loan amount (min AED 500 and max AED 2,500)				
Loan Processing Fee (Top Up)*	1% of the incremental loan amount (min AED 500 and max AED 2,500)				
Overdraft (OD)	Overdraft (OD) Type	Annual Set up Fee	Rate (Reducing) per month		
	Overdraft (OD) against Salary	AED 200	1.50%		
	Overdraft (OD) against Fixed Deposit (FD)	AED 200	0.40%		
Late Payment Charge	AED 50				
Instalment Deferment Fee	AED 100				
Rescheduling Fee	AED 250				
Early Settlement Fee	1% of Principal Outstanding amount (maximum AED 10,000)				
Change in Due Date	Free				
Advance EMI (up to 3 EMIs)	Free				
Clearance Letter	Free				
Partial Payment	1% of payment made (maximum AED 10,000)				
Liability / No Liability letter	AED 50				
Loan Cancellation Fee	AED 50				
Auto Loans					
Loan Processing Fee	1% of the loan amount (Min AED 500 and Max AED 2,500)				
Early Settlement Fee	1% of Principal Outstanding amount				
Late Payment Fee	AED 50				
Change in Mode of Payment	Free				
Deferment	AED 100				
Temporary Release of Mortgage	Free				
Change of Registration	Free				
Pre-payment of Instalment (max of 3 instalments)	1% of the partial settlement amount				
Partial Settlement (amount equivalent to 3 instalments and above)	1% of the partial settlement amount				
Rescheduling Fee	AED 250				
Change of due date on Standing Instructions	Free				
NOC to Traffic Department	Free				
Cheque Returned Charges	AED 100				
Liability / No Liability Letter	AED 50				
Clearance Letter	Free				
Home Loans					
Loan Processing Fee	1% of the Loan Amount				
Application fee / Pre-approval Fee	Free				
Valuation Charge	AED 3,000 (Completed Property) AED 20,000 (For Self-Construction)				
Early Settlement	1% of Loan Outstanding or AED 10,000 (whichever is lower)				
Partial Pre-payment Fee	1% of Loan Principal Outstanding not exceeding AED 10,000/- amount above free allowance				
Late Payment Fee	AED 400				
Nonstandard statement / Copy of original docs	AED 100				
Rescheduling Fee	AED 250				
Change in Property (SWAP)	Free				
Change in Ownership Details (Co-borrower)	Free				
Liability / No Liability Letter	AED 85				
Request of other letter	Free				
Clearance Letter	Free				
Life Insurance (single applicant)*	Based on individual profile and consent				
Life Insurance (additional applicant/s)*					
Property Insurance					
For loan amount more than AED 5 million	Insurance fees may differ				
All Fees and Interest are subject to change at the sole discretion of the bank. *Premiums are collected on monthly basis **Extra loading for specific industry and based on health condition					
Retail Wealth Management					
Fees and Charges on Portfolio Accounts Valid as of July 2018					
Traded Value USD	Under 100,000	100,000 to 249,999	250,000 to 499,999	500,000 to 999,999	1,000,000 and above
Fixed Income/Sukuk	3.00%	2.50%	2.50%	2.25%	2.00%
Direct Equity	1.50%	1.25%	1.00%	0.75%	0.50%
Mutual Funds	3.00%	2.50%	2.00%	1.75%	1.50%
Structured Products					
	Please refer to respective term sheets				
	2.00%	2.00%	1.50%	1.25%	1.00%
Emirates NBD Gold Saving Certificate					
	Minimum Fee equivalent to USD 200. A flat fee of AED50 will be applied as Certificate Issuance Charges. A flat fee of 15filis per gram will be charged at time of subscription.				
Safe Custody*					
	A custody fee of 0.25% will be charged on per annum calculated daily, based on total portfolio value and charged on quarterly basis to the customer account.				
Administration Services					
	Any additional costs charged by our custodian for the receipt or delivery of securities will be debited to the customer account.				
Exit Fees					
Fixed Income/Sukuk	0.5%				
Equity	0.5%				
Mutual Funds	As per fund structure				
Structured Products	As per term sheet				
ENBD Gold Saving Certificate	An exit fee of 0.5% will be applied upon redemption. A custody & insurance fee of 0.30% will be charged at time of redemption.				
*Structured products, Emirates NBD issued medium term notes and GCC equities are exempted from Custody Fees. The above fees apply to securities that are held with the Bank and include all charges and fees paid for the execution of the transaction through recognized counterparties of the Bank. Where applicable, taxes, source levies and other third party fees will be charged separately. All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges. **Effective from June 2018 "Beyond" Charges for savings variant customers are applicable to "KSA Beyond" Customers.					