

Personal Banking				
Charges (Inclusive 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*
Maintenance Fees (accounts with regular deposit of the minimum prescribed salary or more are exempted)	AED 26.25 per month	Free	Free	Free
Maintenance Fees (accounts that maintains the prescribed monthly average balance or more are exempted)	AED 26.25 per month	AED 26.25 per month	AED 26.25 per month	AED 26.25 per month
Maintenance Fees (accounts that maintains the prescribed monthly average balance or more are exempted)**	AED 26.25 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 10.50 per transaction	8 transactions*** per month free; thereafter AED 10.50 per transaction	10 transactions*** per month free; thereafter AED 10.50 per transaction	10 transactions*** per month free; thereafter AED 10.50 per transaction
Bulk cash deposit & withdrawal at teller counter	Free	Free	Free	Free
Cheque book charge (for 10 or 25 leaves cheque book, based on AECB score)	N/A	First cheque book (10 or 25 leaves) free; thereafter AED 10.50/26.25	First cheque book (10 or 25 leaves) free; thereafter AED 10.50/26.25	One cheque book (10 or 25 leaves) free every calendar year; thereafter AED 10.50/26.25
Cheque returned charges	N/A	AED 105.00	AED 105.00	AED 105.00
Statement Charges				
Request for Account Statement (email)	Free	Free	Free	Free
Request for Account Statement (Printed & couriered)	AED 26.25	AED 26.25	AED 26.25	AED 26.25
Request for Account Statement (Printed & couriered) - via Call Centre agent	AED 26.25	AED 26.25	AED 26.25	AED 26.25
Request for non-standard Account 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. 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 ***6 transactions per month free for Essential and Executive packages.				
Request for the copy of old cheques				
Less than 1 year	N/A	AED 10.50 per copy	AED 10.50 per copy	AED 10.50 per copy
Over 1 year	N/A	AED 21.00 per copy	AED 21.00 per copy	AED 21.00 per copy
Account closure (within 6 months)	AED 105.00	AED 105.00	AED 105.00	AED 105.00
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 31.50	AED 31.50	AED 26.25	One free per month; thereafter AED 26.25
Cancellation of demand draft/ Manager's Cheque	Free	Free	Free	Free
Telegraphic transfer for account holders				
Local currency within UAE (SHA) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereafter AED 5.25
Local currency within UAE (BEN) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereafter AED 5.25
Local currency within UAE (OURS) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month*; thereafter AED 5.25
Foreign currency remittance (through branch)	AED 78.75	AED 78.75	AED 73.50	One free per month; thereafter AED 73.50
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
DirectRemit 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 15.75	AED 15.75	AED 15.75	AED 15.75
Standing Instructions				
Set-up charges	AED 52.50	AED 52.50	AED 42.00	First 3 set-up free; thereafter AED 42.00
Standing Order execution per transaction*	Free	Free	Free	Free
Amendment charges	Free	Free	Free	Free
Failed Standing Instruction and DDS	AED 26.25	AED 26.25	AED 26.25	AED 26.25
Balance order	Free	Free	Free	Free
*In cases you choose charge option as "OUR", only AED 4.20 will be refunded as AED 1.00 is paid towards UAE Central Bank charges for transfers within UAE. For AED transfers outside UAE, a fee of AED 105 is paid as correspondent bank charges to UAE Central Bank. **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
Debit Card Charges				
Annual Fee	Free	Free	Free	Free
Debit Card Replacement Fee	AED 26.25	AED 26.25	AED 26.25	AED 26.25
Copy of sales voucher	AED 26.25	AED 26.25	AED 26.25	AED 26.25
International Delivery Charges	AED 157.50	AED 157.50	AED 157.50	AED 157.50
Supplementary Debit Card	Free	Free	Free	Free
Replacing Secret Pin code	Free	Free	Free	Free
International Transaction Fee				
For Purchase in Non-AED/AED Currency**	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 2.10	AED 2.10	AED 2.10	Free
Balance Enquiry	AED 1.05	AED 1.05	AED 1.05	Free
Declined transaction	AED 1.05	AED 1.05	AED 1.05	AED 1.05
GCC Net ATMs (in Gulf Co-operation Countries)				
Cash Withdrawal	AED 6.30	AED 6.30	AED 6.30	Free
Balance Enquiry	AED 3.15	AED 3.15	AED 3.15	Free
International ATMs (outside Gulf Co-operation Countries)				
Cash Withdrawal	AED 21.00	AED 21.00	AED 21.00	AED 21.00**
Balance Enquiry	Free (If available)	Free (If available)	Free (If available)	Free (If available)
*All fees and charges are inclusive of Value Added Tax (VAT) or similar sales tax. These fees and charges are subject to change, which will apply from the effective date specified by the Bank. **This fee is charged in addition to the standard processing fee (approx. 1.15%) charged by Visa International and mark-up fee charged by the acquirer, if any. This Visa processing fee includes and is not limited to any transactions in AED, done on overseas-based websites and mobile applications - effective Dec 2022. ***Beyond Package - Maximum of 5 free transactions per calendar year subject to a minimum of USD 300 per transaction. *Effective from June 2018 "Beyond" charges for savings variant customers are applicable to "KSA Beyond" customers. **Emirati Debit signature - Maximum 10 free transactions per calendar year subject to a minimum of USD 200 per transaction.				

Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.

Personal Banking				
Charges (Inclusive 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 52.50	AED 52.50	One free per calendar quarter; thereafter AED 52.50
Foreign currency				
Foreign Currency Cash Deposit*	1.32%	1.32%	1.05 for Select package. 1.32% for Executive & Man Utd packages*	1.05%
Foreign Currency Cash Withdrawal*	1.32%	1.32%	1.05% for Select package. 1.32% for Executive & Man Utd packages*	1.05%
*Applicable as of November 16, 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 168.00	USD 168.00	USD 168.00	USD 168.00
*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 letter charges (including for Golden Visa/ Retiree Visa)	AED 52.50 per cert.	AED 52.50 per cert.	AED 42.00 per cert.	AED 42.00 per cert.
Liability letter	AED 52.50	AED 52.50	AED 52.50	AED 52.50
No Liability letter	AED 52.50	AED 52.50	AED 52.50	AED 52.50
Attestation of signature	Free	Free	Free	Free
Issue of IPO/rights issues by order	Free	Free	Free	Free
*Electronically generated letters are free of charge.				
Safe Deposit Lockers				
Rentals per annum				
Small	AED 787.50	AED 787.50	AED 787.50	AED 787.50
Medium	AED 1050.00	AED 1050.00	AED 1050.00	AED 1050.00
Large	AED 1575.00	AED 1575.00	AED 1575.00	AED 1575.00
Extra-large	AED 2100.00	AED 2100.00	AED 2100.00	AED 2100.00
Over-size	AED 2625.00	AED 2625.00	AED 2625.00	AED 2625.00
Replacement of lock/key	Actual	Actual	Actual	Actual
Smart Lockers				
Type of Lockers	Branch	Rentals per annum		
		Small	Medium	Large
Smart Lockers	Jumeirah Branch	AED 2,100	AED 3,150	AED 4,200
				X-Large
				XX-Large
Replacement of lock/key	Actual			
Subscription to Locker facility requires a minimum relationship requirement.				
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 (inclusive of VAT)				
Primary Card	Annual Fee <sup>3</sup> (AED)	Finance Charges <sup>2</sup> (per month		
U by Emaar Infinite/Signature / Family	1,575/262.5/Free	3.25%/3.25%/3.49%		
Skywards Infinite/Signature	1,575/735	3.25%		
Marriott Bonvoy <sup>®</sup> World Elite/World	1,575/315	3.25%		
Ethad Guest Visa Limitless/Elevate/ Inspire	1,575/1,575/735	3.25%		
Infinite/Priority Banking Infinite	1,575	3.25%		
Flexi	735	3.25%		
LuLu 247 Platinum/Titanium	262.5/Free	3.49%		
dnata World/Platinum	1048.95/525	3.25%/3.49%		
Duo/Platinum	840/735	3.49%		
Titanium	420	3.49%		
Manchester United Titanium	262.5	3.49%		
Go4it Platinum/Gold	208.95/103.95	3.49%		
Business Rewards/Business Cards	1,050/787.50	3.25%		
Other fees and charges				
Credit Shield Pro Insurance	1.04% per month of the Current Balance			
Installment Payment Plan/Balance Conversion/Loan on Card/ Balance Transfer/ALOC	0.29% - 1.99% flat monthly interest rate (0.53% - 3.46% reducing monthly interest rate)			
0% Installment Plan	AED 51.45 per transaction			
Cancellation Fee: Installment Plan/ Balance Conversion/Loan on Card/ Balance Transfer/ALOC/0% IPP	1.05% of Principal Outstanding			
Cash Advance Fee	3.15% or AED 103.95 or whichever is higher			
Over Limit Fee	AED 292.95 per month			
Late Payment Fee	AED 241.50 per month			
International Transaction Fee (Purchases in Non-AED/AED Currency <sup>3</sup> )	1.99% of Transaction Amount			
Card Replacement Fee: Go4it/Others	AED 52.50/AED 21			
International Delivery Charge	AED 157.50 per Credit Card			
Cheque/Direct Debit Return Fee	AED 105			
Paper Statement Fee	AED 5.25 per month			
Managers Cheque Issuance	AED 26.25			
Duplicate Statement Fee (per copy) - Up to last 3 Months/Over 3 Months	AED 15.75/AED 47.25 per month			
Sales Voucher Copy	AED 10.50			
Issuance of Secret Pin	Free			
Issuance of Supplementary Card	Free			

Personal Banking					
Charges (Inclusive of VAT)	Classic	Plus/Youth Package/Go4it/ Ladies Banking (Homemaker)/ Plus Maximizer	Executive/ Man Utd <sup>1</sup>	Beyond/ UAE National Package	
General					
Payment due date (from the statement date)	25 days				
Cash advance limit - Business Card - Other Cards	75%/50% of Credit Limit				
Please Note					
1. All fees and charges are inclusive of Value Added Tax (VAT) or similar sales tax. 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). > For all UAE Nationals, a finance charge of 3.25% p.m. will be uniformly applicable across all products. > 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 in addition to standard processing fee (approx. 1.15%) charged by Mastercard or Visa International or Diners Club and mark-up fee charged by the acquirer, if any. This is waived for dnata World Cards. For latest Terms and Conditions and Schedule of Charges, please visit our website <a href="http://www.emiratesnbd.com/cards">www.emiratesnbd.com/cards</a> .					
Personal Loans					
Loan Processing Fee (New)*	1.05% of the loan amount (min AED 525 and max AED 2,625)				
Loan Processing Fee (Top Up)*	1.05% of the incremental loan amount (min AED 525 and max AED 2,625)				
Overdraft (OD)	Overdraft (OD) Type		Annual Set up Fee		
	Overdraft (OD) against Salary		AED 210		
	Overdraft (OD) against Fixed Deposit (FD)		AED 210		
Late Payment Charge	AED 52.5				
Installment Deferment Fee	AED 105				
Rescheduling Fee	AED 262.5				
Early Settlement Fee	1.05% of Principal Outstanding amount (maximum AED 10,500)				
Change in Due Date	Free				
Advance EMI (up to 3 EMIs)	Free				
Clearance Letter	Free				
Partial Payment	1.05% of payment made (maximum AED 10,500)				
Liability/No Liability letter	AED 52.5				
Loan Cancellation Fee	AED 52.5				
Direct Debit Return Charges	Free				
Request for Other Letters	Free				
Auto Loans					
Loan Processing Fee	1.05% of the loan amount (Min AED 525 and Max AED 2,625)				
Early Settlement Fee	1.05% of Principal Outstanding amount				
Late Payment Fee	AED 52.50				
Change in Mode of Payment	Free				
Deferment	AED 105				
Temporary Release of Mortgage	Free				
Change of Registration	Free				
Pre-payment of Installment (max of 3 installments)	Free				
Partial Settlement (amount equivalent to 3 installments and above)	1.05% of the payment made (Max AED 10,500)				
Rescheduling Fee	AED 262.5				
Change of due date on Standing Instructions	Free				
NOC to Traffic Department	Free				
Cheque Returned Charges	AED 105				
Liability/No Liability Letter	AED 52.5				
Clearance Letter	Free				
Home Loans					
Loan Processing Fee	1.05% of the Loan Amount				
Application fee/Pre-approval Fee	Free				
Valuation Charge	AED 3,150 (Completed Property) AED 21,000 (For Self-Construction)				
Early Settlement	1.05% of Loan Outstanding or AED 10,500 (whichever is lower)				
Partial Pre-payment Fee	1.05% of Loan Principal Outstanding not exceeding AED 10,500 /- amount above free allowance				
Late Payment Fee	AED 420				
Nonstandard statement/ Copy of original docs	AED 105				
Rescheduling Fee	AED 262.5				
Change in Property (SWAP)	Free				
Change in Ownership Details (Co-borrower)	Free				
Liability/No Liability Letter	AED 52.50				
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				
<small>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 Above fees/charges are inclusive of Value Added Tax (VAT) in line with the UAE CB and Federal Tax Authority regulations.</small>					
Retail Wealth Management					
Fees and Charges on Portfolio Accounts					
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	3.15%	2.625%	2.625%	2.3625%	2.10%
	1.575%	1.3125%	1.05%	0.7875%	0.525%
Direct Equity	Minimum fee of USD 210 per trade will be charged for orders placed directly with the trading desk where the individual trade value is less than or equal to USD 20,000.				
Mutual Funds	3.15%	2.625%	2.10%	1.8375%	1.575%
Money Market Mutual Funds	1.3125% will be charged per annum calculated daily, based on total value and charged on quarterly basis to the customer account.				
Exchange Traded Funds	1.8375%	1.575%	1.3125%	1.05%	0.7875%
	2.10%	2.10%	1.575%	1.3125%	1.05%
Emirates NBD Gold Saving Certificate	A flat fee of AED 52.50 will be applied as Certificate Issuance Charges. A flat fee of 15 fils per gram will be charged at time of subscription.				
Structured Products**	Up to 2% (Inclusive of Exit Fees, if any)				
Dual Currency Investments	Under 1,000,000	1,000,000 – 4,999,999		5,000,000 and above	
	2.625% – 3.675%	2.613% – 3.675%		2.60% – 3.675%	
Days to Maturity	1 – 50	51 – 100	101 – 160	161 – 330	331 – 360
	0.0525% – 0.105%	0.13125% – 0.2625%	0.315% – 0.525%	0.630% – 1.05%	1.3125%
Treasury Bills	Max revenue should not exceed 30% of net investment return.				
Exit Fees					
Fixed Income/Sukuk	0.5250%				
Equity	0.5250%				
ETF	0.5250%				
Mutual Funds	As per fund structure.				
	An exit fee of 0.5250% will be applied upon redemption.				
Emirates NBD Gold Saving Certificate	A custody & insurance fee of 0.315% will be charged at time of redemption before 5 years. A custody & insurance fee of 1.05% will be charged at time of redemption after 5 years.				
Transfer Out of asset	0.5250%				