

Features	Current Account	Saving Account	Mukammal Account Personal	Mukammal Account Plus	Priority Account
<b>Initial Deposit</b>	AED 2,000/-	AED 2,000/-	AED 25,000	AED 50,000	AED 250,000
<b>Min. Bal. Requirement</b>	AED 2,000/-	AED 2,000/-	AED 25,000	AED 50,000	AED 250,000
<b>Min. Balance Charges</b>	AED 25	AED 25	FREE	FREE	AED 200
<b>Cheque Book</b>	First Chq book of 10 leaves free, additional @ AED 1 per leaf	N/A	First Chq book of 10 leaves free, additional @ AED 1 per leaf	First Chq book of 10 leaves free, additional @ AED 1 per leaf	FREE
<b>Teller Service Charges</b>	First 4 transactions are free per month. AED 10	First 4 transactions are free per month. AED 10	FREE	FREE	FREE
<b>Cheque Return Charges</b>	AED 100	N/A	AED 100	AED 100	AED 100
<b>Stop Payment Cheques</b>	AED 50	N/A	AED 50	AED 50	AED 25
<b>Copies of Old Cheques less than 1 year</b>	AED 10	N/A	AED 10	AED 10	FREE
<b>Copies of Old Cheques more than 1 year</b>	AED 20	N/A	AED 20	AED 20	AED 20
<b>Cheques Drawn Outside UAE (By Courier Only)</b>	AED 250	AED 250	AED 250	AED 200	AED 100
<b>ATM Card Replacement Charges</b>	AED 25	AED 25	FREE	FREE	FREE
<b>Duplicate Statement</b>	AED 25	AED 25	FREE	FREE	FREE
<b>Online Transfer through Central Bank Transactions</b>	AED 1	AED 1	AED 1	AED 1	AED 1
<b>Payments through Central Bank</b>	AED 5	AED 5	AED 5	AED 5	AED 5
<b>Foreign Telegraphic Transfer</b>	AED 100	AED 100	AED 100	AED 100	AED 25
<b>Outward Commercial Remittance in PKR</b>	AED 30	AED 30	AED 30	AED 30	AED 30
<b>Demand Draft &amp; Pay Order</b>	AED 30	AED 30	AED 25	AED 25	FREE
<b>Cancellation Fee – Customer Request</b>	AED 50	AED 50	AED 50	AED 50	AED 50
<b>Standing Instructions Registration</b>	AED 50	AED 50	AED 50	FREE	FREE
<b>Standing Instructions Penalty On Insufficient Funds</b>	AED 25	AED 25	AED 25	AED 25	AED 25
<b>Internet Banking</b>	FREE	FREE	FREE	FREE	FREE
<b>Utility Bill Payment through Net Banking</b>	FREE	FREE	FREE	FREE	FREE

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<b>SMS Alert</b>	FREE	FREE	FREE	FREE	FREE
<b>Mobile App</b>	FREE	FREE	FREE	FREE	FREE
<b>E-Statement</b>	FREE	FREE	FREE	FREE	FREE
<b>Profit on Min. Average Bal.</b>	NIL	0.03%(on bi annual basis)	NIL	NIL	0.30% per annum
<b>Remittance to Pakistan through Tezraftaar USD 100 &amp; Above</b>	FREE	FREE	FREE	FREE	FREE
<b>Remittance to Pakistan through Tezraftaar Below USD 100</b>	AED 10	AED 10	AED 10	AED 10	AED 10
<b>Tezraftaar Membership Statement</b>	AED 50	AED 50	AED 50	AED 25	FREE
<b>Account Closing Within 1 Year</b>	AED 100	AED 100	AED 100	AED 100	AED 100
<b>Insurance – Accidental Death Coverage</b>	N/A	N/A	AED 25K	AED 50K	N/A

Above information are as of April 2022 and is subject to change from time to time.

Any update to the Schedule of Charges will be available on the website in the Schedule of Charges section.

For individual product information, please refer the product page on the website and the relevant products Key Facts Statement.