



where you come first

All Charges/Fees are in AED (unless specified)

SOC - UAE - Individual Customers (wef 01 February 2023)

Charge Description	Individual/Joint Accounts			
	Regular Current & Saving Account	Mukammal Current Account		Priority Current Account
		Personal	Personal Plus	
Minimum Balance Requirement	3,000	25,000*	50,000*	250,000*
Minimum Balance Charges (*If Account balance falls below threshold Bank may downgrade the account to regular account and shall start applying min balance charges).	25	Free	Free	Free
Account Service Charges				
Teller Service Charges (Cash)	First 6 transactions free per month. 10	First 6 transactions free per month. 10	First 6 transactions free per month. 10	Free
Temp Overdraft interest rate as per Banks discretion (Maximum)	16.00%	16.00%	16.00%	16.00%
Account Operation				
Cheque Book issuance (current account only)	First Cheque book of 10 leaves free; additional at AED 1 per leaf			Free
Stop Payment Cheques (Per Cheque)	50	50	50	25
Copies of old cheques less than 1 year	10	10	10	Free
Copies of old cheques older than 1 year	20	20	20	20
Duplicate Statement of Account (Per statement)	25	Free	Free	Free
Account closed within one year of opening	100	100	100	100
Clearing				
Special clearing	205	205	205	205
Returned Customer Cheque -Insufficient funds (per cheque)	100	100	100	100
Partial Cheque Payment Fee	N/A	N/A	N/A	N/A
Handling of post dated cheques (Maximum up to 6 Months) + respective charge as mentioned above (per cheque) or as per Agreement	50	50	50	50
PDC Withdrawal/Replacement prior to due date	50	50	50	Free
SMS Alerts on Transactions	Free	Free	Free	Free
E-Statement	Free	Free	Free	Free
UBL Internet Banking	Free	Free	Free	Free
Collections				
Cheques drawn outside UAE (By courier only)	250	250	200	100
Inward bills for collections outside UAE (IBC)	100	100	100	50
Outward Remittance				
Online via Mobile App/Net banking transfer through Central Bank	1	1	1	1
Duplicate remittance swift copy charges	15	15	Free	Free
Roshan Digital Account Remittance (UBL network only)	Free	Free	Free	Free
Payments through Central Bank- Over the Counter	5	5	5	5
Foreign Telegraphic Transfer	100	100	100	50
Foreign Remittance - Correspondence Bank Charges if applicable	125	125	100	100
Tezraftaar remittance Above USD 100 (Eqv AED)	Free	Free	Free	Free
Tezraftaar remittance USD 100 (eqv AED) and below	10	10	10	10
Outward Commercial Remittance in PKR (other than Tezraftaar)	40	40	40	40
Tezraftaar statement/certificate	50	50	30	Free
Utility Bill payment through Net banking/Digital App	Free	Free	Free	Free
Direct Debit Authority Registration (One time)	75	75	50	50
Return of DDS due to insufficient funds	100	100	75	75
Demand Drafts and Pay Orders				
Issuance of Demand Draft and Pay Order	75	75	50	50
Cancellation Fee - Customer Request	75	75	50	50
Standing Instructions				

Charge Description	Individual/Joint Accounts			
	Regular Current & Saving Account	Mukammal Current Account		Priority Current Account
Registration	50	50	Free	Free
Execution Charges in addition to transaction level charges	10	10	10	Free
Penalty on Insufficient funds	25	25	25	25
Letters and Certificates				
Account Balance Certificate	50	50	Free	Free
Liability Certificate issuance	60	60	50	40
Release Letters	50	50	50	50
Liability letters to Govt./ Embassies/ Financial institutions	60	60	50	50/Free/50
Debit card				
Card Replacement Fee	25	25	Free	Free
Cash withdrawal from own ATMs within UAE	Free	Free	Free	Free
Balance Enquiry on other ATMs in UAE	1	1	1	1
Cash Withdrawal from UAE Switch ATMs	2	2	2	2
Cash Withdrawal from GCC Switch ATMs	6	6	6	6
Transaction Declined fee within UAE	1	1	1	1
Balance Enquiry on other ATMs in GCC	3	3	3	3
Cash Withdrawal from International Visa Plus ATMs	20	20	20	20
Foreign Exchange Fee on transactions	2.00%	2.00%	2.00%	2.00%
Copies of Sales Slip	25	25	20	15
ATM PIN replacement	Free (through IVR & Phone Banking)			
Fixed Depots				
Pre mature withdrawal penalty (to be deducted from the earned interest)	2.00%	2.00%	2.00%	2.00%
Payroll Processing				
WIZ Payroll Card Issuance	Free	N/A	N/A	N/A
WIZ Payroll Card Subsequent Issuance	25	N/A	N/A	N/A
A fee of AED 25 will be charged every month. WPS account where salary is not received for consecutive 4 months, the account will be closed.	25	N/A	N/A	N/A
Personal Loans				
Interest Rate	As per approved terms			
Insurance	0.45% Minimum 250			
Processing Charges for New Loans	0.5% Minimum 500 Maximum 1,000			
Installment Deferment Fee (per deferment)	100			
Late Payment penal interest charges	2.00% Minimum 50 Maximum 200			
Loan Cancellation Fee	100			
Loan Re-Schedule Fee	250			
Pre Payment Fee (on outstanding loan amount)				
Partial settlement from other source/EOSB (On Partial amount)	1.00% Maximum 10,000			
Final settlement from other sources/EOSB (On Remaining amount)	1.00% Maximum 10,000			
Loan Top Up (on Top up amount)	1.00% Minimum 500 Maximum 2,500			
Early Settlement from same bank loan (On Remaining amount)	1.00%			
Early settlement through other Bank buyout	1.00%			
Safe Deposit Locker (Minimum balance requirement of AED 100,000 or equivalent for Current/Saving Account to avail locker services)				
Refundable security deposit	2,000			
Small Locker (Per annum)	750			
Medium Locker (Per annum)	1,200			
Large Locker (Per annum)	1,500			
Key Replacement Fee	1,000			
Penalty of rental per month	100			
Custody Holding				
Portfolio up to USD 500,000/= Face Value	0.15% per annum			
Portfolio above USD 500,000/= Face Value	0.10% per annum			
Portfolios greater than USD 1.0 million	Refer to Treasury			
Mortgages (HOME LOAN)				
Interest Rate	As per approved terms			
Loan Processing Fee (% of Loan amount)	1.00% Minimum 10,000			

Charge Description	Individual/Joint Accounts		
	Regular Current & Saving Account	Mukammal Current Account	Priority Current Account
Borrower's Life Insurance (on outstanding loan) - per milli per month		0.30%	
Property Insurance - on value of property (recovered upfront for 12 months and subsequently for following periods) per milli per annum		0.30%	
Pre-payment Fee - Bank buyout (% of outstanding loan amount)		Maximum 1.00% of outstanding or 10,000 whichever is less	
Partial Pre payment fee - other modes (% of outstanding loan amount)		Maximum 1.00% of outstanding or 10,000 whichever is less	
Loan Processing Fee (% of the Top up amount)		1.00% Minimum 3,000	
Late Payment Fee		500	
Change in Security (Property)/Borrower / Ownership details/amendment fee		500	
Loan Rescheduling Fee: (increase/decrease in term)		1,000	
Bank Buyout Processing Fee (% of Loan amount)		0.50%	
Property Valuation Fee		3,500	
Home Loan Liability Letter		85	
Other Certificates		75	
Non- Standard Statement production / copy of original Documents		100	
Property swaps administration Fee		Max 1,320 (valuation included)	
Issuance of NOC		150	
Clearance Letter		95	
Request of other letter		90	

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* All charges and fees apply to regular transactions. The Bank reserves the right to levy additional charges for services not covered above

* Please check with your branch regarding charges for any service not mentioned in the schedule of charges

* Non-resident accountholders to maintain AED 100,000 minimum balance.

* Minimum balance requirement of AED 100,000 or equivalent for Current/Saving Account to avail locker services



where **you** come first

All in AED (unless specified)

SOC - UAE - Corporate Customers (wef 01 February 2023)

Charge Description	Corporate Banking	Business Advantage Account
General Banking		
Minimum Balance Requirement	10,000	20,000
If Account balance falls below minimum balance (charged p.m.)	300	350
Account Service Charges		
Current Account (charged bi-annually)	350	Free
Temporary Overdraft (TOD) charges	500	Free
Temporary Overdraft Interest	16.00%	16.00%
Account Operation		
Cheque Book Issuance	AED 3 per leaf	Free
Cheque book destruction charges if not collected within 30 days	50	50
Returned Customer Cheque Inward (per cheque)	300	300
Stop Payment Cheques (per cheque AED 200.	200	200
Copies of old cheques / transaction documents (per item)	100 / 500	50
Duplicate statement of Account (per statement)	100	50
Paper Statement	100	50
E statement	Free	Free
Online Banking		
Account closed due to returned cheques	250	250
Account closed within one year of opening	250	250
Teller transaction charges (Cash Deposit) up to AED 50,000	25	25
Teller transaction charges (Cash Deposit) above AED 50,000 to AED 500,000	75	75
Teller transaction charges (Cash Deposit) above AED 500,000	150	150
Teller transaction charges (Cash Withdrawal) up to AED 50,000	Free	Free
Teller transaction charges (Cash Withdrawal) above AED 50,000 to AED 500,000	75	75
Teller transaction charges (Cash Withdrawal) above AED 500,000	150	150
Over the Counter loose Cheque Charges	100	50
Expired Trade License Charges if not submitted within 30 days of account opening or expiry of Trade License	250	250
Debit Card		
Issuance	300	Free
Card Replacement Fee (customer request) (To be collected from branch , additional to be charged for courier delivery)	50	25
Cash withdrawal from UBL ATMs within UAE	Free	Free
Cash Withdrawal from UAE Switch ATMs	2	2
Transaction Declined fee within UAE	1	1
Cash Withdrawal from GCC Switch ATMs	6	6
Cash Withdrawal from International Visa Plus ATMs	20	20
Balance Enquiry on other ATMs in UAE	1	1
Enquiry on other bank ATM within GCC	3	3
Foreign Exchange Fee on transactions	2.00%	2.00%
Fixed Deposit		

Charge Description	Corporate Banking	Business Advantage Account
Penalty- Pre-mature withdrawal (% pa deduced from earned interest)	2.00%	2.00%
Clearing & Collections		
Special Clearing	350	350
Cheques drawn outside UAE (by courier only)	300	300
Inward bills for collection (IBC)	200	200
Handling of post dated cheques (Maximum up to 6 Months) + respective collection charges (per cheque) or as per Agreement	150	Free
Withdrawal/Replacement of post-dated cheques but before presentation/maturity date (per cheque)	150	Free
Handling of refund claims for funds already collected and credited to customer account (per claim)	200	Free
Standing Instructions		
Registration	100	Free
Processing Charges (plus remittance + courier/post)	25	25
Amendment of Standing Instruction	50	50
Penalty on insufficient funds	200	200
Copy of Standing Instruction form or related documents	50	50
Suppression of standing instruction for a particular period	150	150
Letters and Certificates		
All types of letters/confirmations/reports & certificates (other than Liability Certificate)	250	250
Liability Certificate issuance	500	500
Balance certificate	150	100
Audit Confirmation report	200	150
Certificate for trade license	250	250
Bank Reference letter / Clearance report	250	250
Remittances		
Inward Remittance		
AED to AED (Payments through Central Bank)	25	Free
Any FCY to AED or vice versa	50	25
FCY to FCY (charged in FCY equivalent to AED)	100	50
Outward Remittance		
Payments through Central Bank	50	50
Foreign Telegraphic Transfers (non Trade)	100	50
Foreign Telegraphic Transfers (Trade based TT)	150	150
Foreign Remittance - Correspondence Bank Charges if applicable	125	100
Roshan Digital Account Remittance within UBL Network	Free	Free
Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)	200	100
Commercial Remittance to Pakistan (PAK Rupees only)	100	100
Demand Drafts & Pay Orders		
Issuance of Demand Draft or Pay Order	100	50
Cancellation of Demand Draft or Pay Order	250	150
Payroll Processing		
WIZ Payroll Processing Fee (Charged to the Employer/Company account with UBL)	As per agreement	
Salary Processing Fee through WPS (minimum per file - charged to the Employer/Company) or as per Agreement (whichever is higher)	250	250

Charge Description	Corporate Banking	Business Advantage Account
Processing fees for retrieval of funds due to erroneous information provided by customer	200	200
WIZ account closing charges (Charged to the Employer/Company account with UBL)	As per agreement	
Trade Services		
Letter of Credit (L/C)		
L/C Commission on first AED 100,000 (% p.m.; min. three months or AED 250 whichever is higher)	0.125% Minimum 250	0.125% Minimum 250
L/C Commission on balance amount in excess of AED 100,000 (% p.m.; min. three months or AED 250 whichever is higher)	0.0625% Minimum 250	0.0625% Minimum 250
L/C Amendment Charges (Swift and Courier)	1,000	1,000
L/C opened through Courier	600	600
L/C opened through SWIFT	600	600
Export Letter of Credit and Amendment Advising		
UBL Customers	500	500
Non UBL customers through courier	500	500
Non UBL customers through SWIFT	500	500
Transferable L/C (without any amendment/alteration)	1,000	1,000
Transferable L/C (with amendments /alterations as permissible under UCP 600; (% or AED amount whichever is higher)	0.125% Minimum 750	0.125% Minimum 750
Documents under Letter of Credit		
Negotiation Commission	0.30% Minimum 500	0.30% Minimum 500
Discounting Commission	0.30% Minimum 250	0.30% Minimum 250
SWIFT Messages (payment tracer/follow-up)	300	300
Non receipt of office copies (under export documents)	200	200
Acceptance Commission (from the date of acceptance to draft maturity irrespective of L/C validity)	0.35% p.m. Minimum 350	0.25% p.m. Minimum 350
Discrepant documents, pending approval/acceptance/instructions for more than two weeks after receipts (Charged in US\$ equivalent to AED)	500	500
Discrepancy rectification (Charged in US\$)	0.15% Minimum US\$ 100	0.125% Minimum US\$ 100
Notification of assignment of proceeds (under L/C; % of document amount or minimum; Charged in US\$)	0.5% Minimum US\$ 250	0.5% Minimum US\$ 250
Confirmation charges under Export L/C restricted at UBL counter (Per month charge)	0.50% Minimum 1,500	0.50% Minimum 1,500
Documents under Collection		
OFDBC Commission - charged upfront	0.125% Minimum 350	0.125% Minimum 350
Dispatch of Export Document (by courier only) charged upfront	500	500
IFDBC Commission	0.125% Minimum 300	0.125% Minimum 300
IFDBC returned document charges where draft has been accepted	0.50% Minimum 600	0.50% Minimum 600
IFDBC documents are released "free of payment" or are returned unpaid or transferred to other banks	2.00% Minimum 600	2.00% Minimum 600
Bills not settled within agreed time frame (minimal chargeable penal rate in % over and above the agreed interest rate)	2.50%	2.50%

Charge Description	Corporate Banking	Business Advantage Account
Settlement of Open Account transactions (against Trust Receipts)	Comm 0.125% Minimum 350	Comm 0.125% Minimum 350
IFDBC Handling Charges	200	120
Guarantees		
Sight - Shipping Guarantee Issuance (S/G)	0.125% Minimum 500	0.125% Minimum 500
Re-Issuance of Guarantee (At customer's request)	2,500	2,500
Guarantee amendment charges	2,500	2,500
Letter of Guarantee Issuance (% p.a. for minimum one quarter or minimum amount) (whichever is higher)	2.00% Minimum 500	1.50% Minimum 500
Labor Guarantee (% p.a. minimum one year or minimum amount) (whichever is higher)	2.50% Minimum 250	2.50% Minimum 250
Standby Letter of Credit (% p.a. minimum one quarter / minimum amount) (whichever is higher)	2.50% Minimum 500	1.50% Minimum 500
Auto Renewal / Open Ended (% p.a. minimum one quarter or minimum amount)	2.50% Minimum 250	2.00% Minimum 250
Other Charges		
Corresponding regulatory requirement/enquires on behalf of customer	150	150
Local Bill Discounting (LBD); plus interest on contracted rate; per cheque	0.150% Minimum 50	0.150% Minimum 50
Penalty on return of LBD cheque or delay in settlement of discounted invoice (% of instrument)	2.00%	2.00%
Discounting Commission on each PPC	1.50%	1.50%
Exchange Compensation		
All foreign currency transactions with no conversion	0.250% Minimum 250	0.250% Minimum 250
SWIFT Inquiries/Credit Reports		
Handling of requests for Amendment / Changes after processing (per message)	100	100
Correspondence initiated due to missing / wrong information provided by the customer (per message)	100	100
Correspondence with the Correspondent Bank due to compliance issue (per message)	100	100
Credit report on Drawer/Beneficiary	100	100

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* Special FX Conversion Rates for Business Advantage account stands withdrawn effective 31st Dec 2022