

Circular No: \_\_\_\_\_

UBL International

7<sup>th</sup> July 2025

### Amendments in the Schedule of Bank Charges – UBL UAE (7<sup>th</sup> July 2025 – 31<sup>st</sup> December 2025)

As a part of our commitment to enhancing customer experience and supporting long-term business growth, UBL UAE is implementing following key amendments to its Schedule of Bank Charges. The details of changes are available in **Annexure A**.

#### 1. Free General Banking Services for everyone

We are pleased to extend free general banking and waive charges on essential services for all UBL UAE customers—regardless of account balance. This includes:

1. Free Teller Service Charges (Cash Deposit/ Withdrawal)
2. Free Cheque Book Issuance
3. Free Special Clearing Services
4. Free Pay Order (Issuance, Duplicate and Cancellation)
5. Free Debit Card
6. Free Inward Remittance
7. Free Foreign Telegraphic Transfer (Non Trade)
8. Free SMS Alerts
9. Free Post-dated cheque withdrawal/replacement prior to the due date

#### 2. Customer Centric Minimum Balance Criteria

Previously, the minimum balance charges were being deducted upon not maintaining the minimum balance criteria on any day in the month. Going forward, the minimum balance charges will be deducted upon not maintaining the minimum balance criteria based on monthly average balance in the account.

#### 3. Competitive Pricing

The revised charges outlined in Annexure A apply to both individual customers (across all types of current and savings accounts) and non-individual customers (including Business Account, Business Advantage Account, and Corporate Account). These reductions are aimed at facilitating smoother transactions and enhancing our overall customer value proposition

#### 4. Reduced Trade Service Charges

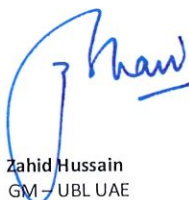
To support business expansion and ease of doing business, trade-related service charges have also been reduced.

At UBL, we believe that customer experience is the cornerstone of business growth. These changes reflect our ongoing commitment to delivering value, convenience, and service excellence to our customers.

Approved by:



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GM – UBL UAE



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Chief Operating Officer

**ANNEXURE A**

| UBL UAE SOC - Individuals                                      |   |   |
|--|---|---|
| SOC Heads  | Amendment in Charges  | Previous Charges  |
| Minimum Balance Charges Criteria                               | AED 25 on not maintaining <b>MTD Average</b> Balance of AED 3K during the month | AED 25 on not maintaining AED 3K <b>PE Balance</b> on any day |
| <b>Free Online Banking:</b>                                    |   |   |
| Teller Service Charges (Cash Deposit Withdrawal)               | Free  | 6 transactions free /month after then AED 10                  |
| Cheque Book Issuance   | Free  | 1st Cheque book of 10 Leave Free<br>Additional AED 1 per leaf |
| Special Clearing   | Free  | AED 205   |
| Payorder (Issuance, Duplicate , Cancelation)                   | Free  | 75  |
| Debit Card Issuance/Replacement/ Annual Fee                    | Free  | Free  |
| <b>Other Banking Charges:</b>                                  |   |   |
| Post dated cheque withdrawal/replacement prior to the due date | Free  | 100   |
| Cheque drawn outside UAE (by courier only)                     | 100   | 250   |
| Duplicate remittance SWIFT Copy Charges                        | Free  | 15  |
| Foreign Telegraphic Transfer                                   | Free  | 100   |
| Refundable Security Deposit                                    | 1,000   | 2,000   |

| UBL UAE SOC - Business  |   |  |
|---|---|--|
| SOC Heads   | Amendment in Charges  | Previous Charges   |
| <b>Minimum Balance Charges Criteria</b>   |   |  |
| Business Account  | AED 500 based on not maintaining AED 25K MTD Average Balance  | AED 500 based on not maintaining PE balance of AED 25K on any day  |
| Business Advantage Account  | AED 350 based on not maintaining AED 50K MTD Average Balance  | AED 350 based on not maintaining PE balance of AED 50K on any day  |
| Corporate Account   | AED 500 based on not maintaining AED 100K MTD Average Balance | AED 500 based on not maintaining PE balance of AED 100K on any day |
| <b>Free Online Banking:</b>   |   |  |
| Teller Service Charges (Cash Deposit Withdrawal)  | Free  | Upto 1,000   |
| Cheque Book Issuance  | Free  | Upto AED 3 per Leaf  |
| Special Clearing  | Free  | Upto AED 500   |
| Payorder (Issuance, Duplicate , Cancelation)  | Free  | Issuance: AED 200 , Cancel Upto AED 250                            |
| Debit Card Issuance/Annual Fee  | Free  | Issuance upto AED 300 , Annual upto AED 500                        |
| <b>Other Banking Charges:</b>   |   |  |
| Withdrawal/ Replacement of post-dated cheques but before presentation /maturity date (per cheque) | Free  | Up to 150  |
| Foreign Telegraphic Transfer (Non Trade / Regular)  | Free  | Up to 100  |
| Returned Customer Cheque Inward (per cheque)  | 250   | 500  |
| Account Service Charges (Current Account): Bi Annual  | Free  | 350  |
| Dormant Account Re-activation Free  | Free  | 2,000  |

|   |      |           |
|---|------|-----------|
| Cheque Book Destruction Charges if not collected within 30 days   | Free | up to 200 |
| Stop Payment Cheques  | 100  | 200       |
| Account closed due to returned cheques  | 250  | 500       |
| Account closed in less than 6 months of opening   | 200  | 500       |
| Cheques drawn outside UAE (by courier only)   | 100  | 300       |
| Handling of postdated cheques (Maximum upto 6 Months) + respective collection charges (per cheque) or as per agreement. | Free | Up to 150 |

| UBL UAE SOC - Trade  |                        |                                |
|--|------------------------|--------------------------------|
| SOC Heads  | Amendment in Charges   | Previous Charges               |
| <b>Letter of Credit (L/C)</b>  |                        |                                |
| L/C Commission on first AED 100,000 (% p.m.; min. three months or AED 250 whichever is higher)                       | 0.125%<br>Minimum 250  | 0.15%<br>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%<br>Minimum 375 | 0.07%<br>Minimum 250           |
| L/C Amendment Charges (Swift and Courier)  | 300                    | 1000                           |
| L/C opened through Courier   | 500                    | 600                            |
| L/C opened through SWIFT   | 500                    | 600                            |
| <b>Export Letter of Credit &amp; Amendment Advising</b>  |                        |                                |
| UBL Customers  | 100                    | 500                            |
| Non UBL customers through courier  | 300                    | 500                            |
| Non UBL customers through SWIFT  | 300                    | 500                            |
| Transferable L/C (without any amendment/alteration)  | 300                    | 1000                           |
| <b>Documents Under Letter of Credit</b>  |                        |                                |
| Negotiation Commission   | 0.25%                  | 0.3% (Min 500)                 |
| Discounting Commission   | 0.25%                  | Upto 0.35% (Min 250)           |
| SWIFT Messages (payment tracer/follow-up)  | Free                   | 300                            |
| Non receipt of office copies (under export documents)  | Free                   | 200                            |
| Acceptance Commission (from the date of acceptance to draft maturity irrespective of L/C validity)                   | 0.25%                  | Upto 0.35% p.m.<br>Minimum 350 |
| Discrepancy rectification  | USD 100                | 0.125%<br>Min \$100            |
| Notification of assignment of proceeds (under L/C; % of document amount or minimum; Charged in US\$)                 | 0.25%                  | 0.5% Min \$ 250/-              |
| <b>Guarantee</b>   |                        |                                |
| Guarantee amendment charges  | 1,000                  | 2,500                          |
| <b>Exchange Compensation</b>   |                        |                                |
| All foreign currency transactions with no conversion   | 0.125%                 | 0.25% (Min 250)                |