

Summary of changes - Schedule of Charges 2025 (wef 01Jan2025) Company

Change details

Charge Description	Business Account	Business Advantage Account	Corporate Account	Change details
General Banking				Product title chg frm 'Corporate Banking' to 'Business Account' New product column 'Corporate Account' added.
Minimum Balance Requirement	(2024) 10,000 (2025) 25,000	(2024) 30,000 (2025) 50,000	100,000	-Business Account chg frm AED 10K to AED 25K -Business Advantage Account chg frm AED 30K to AED 50K
If Account balance falls below minimum balance (charged p.m.)	(2024) 300 (2025) 500	350	500	-Business Account chg frm AED 300 to AED 500
Account Service Charges				
Dormant Account Re-activation Fee	100	100	200	New entry
Overdraft Interest	(2024) 16.00% (2025) 10.00%	(2024) 16.00% (2025) 10.00%	16.00%	Charge description chg frm "Temporary Overdraft Interest " to "Overdraft Interest" - Business Account chg frm 16% to 10% - Business Advantage Account chg from 16% to 10%
Account Operation				
Cheque Book Issuance	AED 3 per leaf	(2024)AED 0.50 per leaf (2025)AED 1 per leaf	AED 3 per leaf	-Business Advantage Account chg frm AED 0.50 to AED 1
Cheque book destruction charges if not collected within 30 days	(2024) 50 (2025) 100	(2024) 50 (2025) 100	200	-Business Account chg frm AED 50 to AED 100 -Business Advantage Account chg frm AED 50 to AED 100
Returned Customer Cheque Inward (per cheque)	(2024) 300 (2025) 500	350	500	Charge description chg frm "Returned Customer Cheque Inward due to insufficient funds (per cheque)" to "Returned Customer Cheque Inward (per cheque)" - Business Account chg frm AED 300 to AED 500
Account closed due to returned cheques	(2024) 250 (2025) 500	(2024) 250 (2025) 500	500	-Business Account chg frm AED 250 to AED 500 -Business Advantage Account chg frm AED 250 to AED 500
Account closed in less than 6 months of opening	(2024) 250 (2025) 500	(2024) 250 (2025) 500	500	-Charge description chg from "Account closed within one year of opening" to "Account closed in less than 6 months of opening" -Business Account chg frm AED 250 to AED 500 -Business Advantage Account chg frm AED 250 to AED 500
Teller transaction charges (Cash Deposit) up to AED 50,000	(2024) 25 (2025) 50	(2024) 25 (2025) 50	50	-Business Account chg frm AED 25 to AED 50 -Business Advantage Account chg frm AED 25 to AED 50
Teller transaction charges (Cash Deposit) above AED 50,000 to AED 500,000	(2024) 75 (2025) 250	(2024) 75 (2025) 250	500	-Business Account chg frm AED 75 to AED 250 -Business Advantage Account chg frm AED 75 to AED 250
Teller transaction charges (Cash Deposit) above AED 500,000	(2024) 150 (2025) 1,000	(2024) 150 (2025) 1,000	2,000	-Business Account chg frm AED 150 to AED 1,000 -Business Advantage Account chg frm AED 150 to AED 1,000
CDM Cash Deposit	(Subject to Bank discretion)			New entry
Teller transaction charges (Cash Withdrawal) up to AED 50,000 (per day)	Free	Free	Free	Charge description chg from "Teller transaction charges (Cash Withdrawal) up to AED 50,000" to "Teller transaction charges (Cash Withdrawal) up to AED 50,000 (per day)"
Teller transaction charges (Cash Withdrawal) above AED 50,000 to AED 250,000 (per day)	(2024) 75 (2025) 150	(2024) 75 (2025) 100	Free	-Charge description chg from "Teller transaction charges (Cash Withdrawal) above AED 50,000 to AED 500,000" to "Teller transaction charges (Cash Withdrawal) above AED 50,000 to AED 250,000 (per day)" -Business Account chg frm AED 75 to AED 150 -Business Advantage Account chg frm AED 75 to AED 100
Teller transaction charges (Cash Withdrawal) above AED 250,000 (per day)	(2024) 150 (2025) 500	(2024) 150 (2025) 350	Free	-Charge description chg from "Teller transaction charges (Cash Withdrawal) above AED 500,000 " to Teller transaction charges (Cash Withdrawal) above AED 250,000 (per day)" -Business Account chg frm AED 150 to AED 500 -Business Advantage Account chg frm AED 150 to AED 350
Expired Trade License Charges if not submitted within 30 days of account opening or expiry of Trade License	(2024) 250 (2025) 500	(2024) 270 (2025) 500	250	-Business Account chg frm AED 250 to AED 500 -Business Advantage Account chg frm AED 275 to AED 500
Debit Card				
Annual Fee	500	500	Free	New entry
Issuance (subject to Bank discretion)	300	(2024) Free (2025) 300	Free	Business Advantage Account chg frm Free to AED 300
Card Replacement Fee (customer request) (To be collected from branch , additional to be charged for courier delivery)	100	(2024) 50 (2025) 100	Free	Business Account chg frm AED 50 to AED 100
Domestic POS Fee	As per Central Bank Tariff			New entry
Fixed Deposit				

Penalty- Pre-mature withdrawal (% pa deducted from earned interest)	(2024) 2.00% (2025) 1.50%	(2024) 2.00% (2025) 1.50%	1.50%	-Business Account chg frm 2% to 1.50% -Business Advantage Account chg frm 2% to 1.50%
Clearing & Collections				
Handling of post dated cheques (Maximum up to 6 Months) + respective collection charges (per cheque) or as per Agreement	150	(2024) Free (2025) 100	150	Business Advantage Account chg frm Free to AED 100
Withdrawal/Replacement of post-dated cheques but before presentation/maturity date (per cheque)	150	(2024) Free (2025) 100	150	Business Advantage Account chg frm Free to AED 100
Handling of refund claims for funds already collected and credited to customer account (per claim)	200	(2024) Free (2025) 100	200	Business Advantage Account chg frm Free to AED 100
Remittances				
Inward Remittance				
AED to AED (Payments through Central Bank)	(2024) 25 (2025) Free	Free	Free	Business Account chg frm AED 25 to Free
Any FCY to AED or vice versa	(2024) 50 (2025) Free	(2024) 25 (2025) Free	Free	-Business Account chg frm AED 50 to Free -Business Advantage Account chg frm AED 25 to Free
FCY to FCY (charged in FCY equivalent to AED)	(2024) 100 (2025) Free	(2024) 50 (2025) Free	Free	-Business Account chg frm AED 100 to Free -Business Advantage Account chg frm AED 50 to Free
Outward Remittance				
Payments through Central Bank	50	(2024) 50 (2025) 25	75	Business Advantage Account chg frm AED 50 to AED 25
Foreign Telegraphic Transfers (non Trade)	100	50	100	
Foreign Telegraphic Transfers Through DCP	100	100	Free	New entry
Foreign Telegraphic Transfers (Trade based TT)	(2024) 150 (2025) 200	150	200	Business Account chg frm AED 150 to AED 200
Commercial Remittance to Pakistan (PAK Rupees only)	100	(2024) 100 (2025) 50	100	Business Advantage Account chg frm AED 100 to AED 50
Escrow				
Escrow Account Management Charges (one-time payment)	0.01% of the sales value of the project (minimum AED 20K)			New entry