

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

Charge Description	Individual/Joint Accounts		
	Regular Current & Saving Account	Mukammal Current Account	
		Personal	Personal Plus
Account Operation			
Account closed in less than 6 months of opening	100	100	100
Clearing			
Handling of post dated cheques (Maximum up to 6 Months) + respective charge as mentioned above (per cheque) or as per Agreement	(2024) 50 (2025) 100	(2024) 50 (2025) 100	(2024) 50 (2025) 100
PDC Withdrawal/Replacement prior to due date	(2024) 50 (2025) 100	(2024) 50 (2025) 100	(2024) 50 (2025) 100
Standing Instructions			
Execution Charges in addition to transaction level charges	(2024) 10 (2025) 25	(2024) 10 (2025) 25	(2024) 10 (2025) 25
Debit card			
Copies of Sales Slip	25	25	(2024) 20 (2025) 25
Fixed Depots			
Pre mature withdrawal penalty (to be deducted from the earned interest)	(2024) 2.00% (2025) 1.50%	(2024) 2.00% (2025) 1.50%	(2024) 2.00% (2025) 1.50%

Change details

Charge Description changed from "Account closed within one year of opening" to "Account closed in less than 6 months of opening"

Changed from AED 50 to AED 100

Changed from AED 50 to AED 100

Changed from AED 10 to AED 25

(Personal Plus) Changed from AED 20 to AED 25

Changed from 2.00% to 1.50%