



UBL UAE

SCHEDULE OF CHARGES **Service & Price Guide for Individual Customers**

Effective October 2026



Schedule of Charges (SOC)

Personal Banking (Individual Customers)

Effective from October 2026

All charges in AED unless specified

Charge Description	Current & Saving Accounts	Mukammal Current Account		Universal Account
		Personal	Personal Plus	
Minimum Average Balance Criteria				
Minimum Monthly Balance Requirement *Month-to-Date Average Balance (MTD Average Balance)	3,000	25,000*	50,000*	0
Monthly Charges on Non Maintenance of MTD Average Balance *Non Maintenance of minimum balance will be subject to a monthly fee and bank may downgrade the account.	25	Free	Free	Free
Account Service Charges				
Teller Service Charges (Cash Deposit / Cash Withdrawal)	Free	Free	Free	N/A
Temp Overdraft interest rate as per Banks discretion (Maximum)	10.00%	10.00%	10.00%	N/A
Account Operation				
Cheque Book issuance (Current Account Only)	Free	Free	Free	N/A
Stop Payment Cheques (Per Cheque)	50	50	50	N/A
Copies of old cheques less than 1 year	10	10	10	N/A
Copies of old cheques older than 1 year	20	20	20	N/A
Duplicate Statement of Account (Per statement)	25	Free	Free	25
Account closed in less than 6 months of opening	100	100	100	Free
Clearing				
Special Clearing	Free	Free	Free	Free
Returned Customer Cheque -Insufficient funds (per cheque)	100	100	100	N/A
Handling of post-dated cheques (Maximum up to 6 Months) + respective charge as mentioned above (per cheque) or as per Agreement	100	100	100	N/A
PDC Withdrawal/Replacement prior to due date	Free	Free	Free	N/A
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)	100	100	100	N/A
Inward bills for collections outside UAE (IBC)	100	100	100	N/A
Outward Remittance				
Online via Mobile App/Net banking transfer through Central Bank	1	1	1	1

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		Personal	Personal Plus	
Duplicate remittance swift copy charges	Free	Free	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	Free	Free	Free	Free
Foreign Remittance - Correspondence Bank Charges if applicable	100	100	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	50
E-Swift	Free	Free	Free	Free
Utility Bill payment through Net banking/Digital App	Free	Free	Free	Free
Direct Debit Authority Registration (One time)	100	100	100	100
Return of DDS due to insufficient funds	100	100	100	100
Demand Drafts and Pay Orders				
Issuance of Demand Draft and Pay Order	Free	Free	Free	N/A
Cancellation Fee - Customer Request	75	75	50	N/A
Standing Instructions				
Registration	50	50	Free	50
Execution Charges in addition to transaction level charges	25	25	25	25
Penalty on Insufficient funds	25	25	25	25
Letters and Certificates				
Account Balance Certificate	50	50	Free	50
Liability Certificate issuance	60	60	60	60
Release Letters	50	50	50	50
Liability letters to Govt./ Embassies/ Financial institutions	50	50	50	50
Debit card				
Card Replacement Fee	Free	Free	Free	Free
Cash withdrawal from UBL ATMs within UAE	Free	Free	Free	Free
Balance Enquiry on other ATMs in UAE	1	1	1	1
Domestic POS Fee	As per Central Bank UAE Tariff			
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%

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		Personal	Personal Plus	
Copies of Sales Slip	25	25	25	25
ATM PIN replacement	Free (through IVR & Phone Banking)			

Fixed Depots	
Pre mature withdrawal penalty (to be deducted from the earned interest)	1.50%
Payroll Processing	
WIZ Payroll Card Issuance	Free
WIZ Payroll Card Subsequent Issuance	25
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
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 or Full settlement	1.00% Maximum 10,000
Loan Top Up (on Top up amount)	1.00% Minimum 500 Maximum 2,500
Safe Deposit Locker (Minimum MTD Avg balance requirement of AED 100,000 or equivalent for Current/Saving Account to avail locker services)	
Refundable security deposit	1,000
Small Locker (Per annum)	750
Medium Locker (Per annum)	1,200
Large Locker (Per annum)	1,500
Key Replacement Fee	1,000
Late Rental Payment Fee (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	Negotiable
Mortgages (HOME LOAN)	
Interest Rate	As per approved terms
Loan Processing Fee (% of Loan amount)	1.00% Minimum 10,000
Borrower's Life Insurance (on outstanding loan) - per milli per month	0.30%


*where **you** come **first***

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



IMPORTANT INFORMATION

1. All charges and fees are exclusive of VAT.
2. All charges and fees are denominated in UAE Dirhams (AED) unless otherwise specified.
3. All charges and fees are subject to change with prior notice. You will receive at least 60 days' prior notice via SMS or email before changes take effect, unless a shorter notice is required by law or regulation.
4. All charges and fees apply to regular transactions.
5. Non-resident account holders are required to maintain a minimum MTD average balance of AED 100,000 or above.
6. A minimum MTD average balance of AED 100,000 (or equivalent) in Current or Savings Accounts is required to avail locker services.
7. The Safe Deposit Locker facility is subject to availability and management discretion.
8. The Monthly Average Balance (*MTD Average Balance) is calculated as the sum of daily closing balances in a calendar month divided by the number of days in that month.
9. Fees or charges may apply for errors or omissions in remittance instructions (e.g., incorrect beneficiary or account details).
10. International remittances may incur additional fees from correspondent or receiving banks involved in the transaction.
11. Transactions involving debit cards, remittances, investments, or foreign currency notes may be affected by fluctuations in foreign exchange rates.
12. Interest rates on Savings and Call Deposit Accounts are variable and may change based on market conditions. Please refer to the latest [Declared Indicative Rate Sheet](#) available on the Bank's website for current applicable rates.
13. For more details on Individual Current, Universal and Savings Accounts, please refer to the **Key Facts Statement (KFS)** available on our website [here](#).
14. All deposit accounts are governed by UBL UAE "Terms & Conditions Governing Bank Account" for Consumer Banking Products available on our website [here](#).
15. For complaints, please contact us at **contactubl@ublint.com**, through our 24/7 Phone Banking Service at **600 533335** (within UAE) or **+971 600 533335** (outside UAE), or by post at:
Complaint Management Unit, United Bank Ltd., P.O. Box 35170, Dubai, UAE.