

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

Summary of changes - 2026 (wef 01 Jan 2026)

All in AED		SOC 2026	<u>.</u>	
Charge Description for Company	Business Account	Business Advantage Account	Corporate Account	Change Details
General Banking				
MTD Average Balance (charged p.m.)	500	350	500	Changed to MTD AVERAGE BALANCE
Account Operation				
Returned Customer Cheque Inward (per cheque)	250	250	250	Changed from 350 to 250
Account closed due to returned cheques	500	500	500	Changed from 250 to 500
Teller transaction charges (Cash Deposit) up to AED 50,000	50	50	50	Added text "up to AED 50K" / Changed from FREE to 50
Teller transaction charges (Cash Deposit) above AED 50,000 to AED 500,000	250	250	500	New Line Added
Teller transaction charges (Cash Deposit) above AED 500,000	1000	1000	2000	
Teller transaction charges (Cash Withdrawal) up to AED 50,000 (per day)	Free	Free	Free	New Line Added
Teller transaction charges (Cash Withdrawal) above AED 50,000 to AED 250,000 (per day)	150	100	Free	New Line Added
Teller transaction charges (Cash Withdrawal) above AED 500,000	500	350	Free	New Line Added
Debit Card * (*at Banks discretion)				
Card Replacement Fee (customer request)	100	100	Free	Changed from Free to 100
(To be collected from branch , additional to be charged for courier delivery)	100	100	riee	
Standing Instructions				
Penalty on insufficient funds	200	100	200	Changed from 200 to 100
Trade Services				
Letter of Credit (L/C)				
L/C Commission on first AED 100,000	0.125%	0.125%	0.125%	Changed from 0.175% to 0.125%
(% p.m.; min. three months or AED 250 whichever is higher)	Minimum 250	Minimum 250	Minimum 250	
L/C Commission on balance amount in excess of AED 100,000	0.0625%	0.0625%	0.0625%	Changed from 0.075% min 250 to 0.0625% min 375
(% p.m.; min. three months or AED 250 whichever is higher)	Minimum 375	Minimum 375	Minimum 375	
Documents under Letter of Credit				
Negotiation Commission	0.25%	0.25%	0.25%	Changed from 0.35% Min 500 to 0.25%
Discrepancy rectification (Charged in US\$)	USD 100	USD 100	USD 100	Changed from 0.15% Min US\$ 100 to USD 100