

## All in AED (unless specified)

## **UAE Schedule of Charges 2026 - Corporate Customers (wef 01 January 2026)**

Charge Description for Company	Business Account	Business Advantage Account	Corporate Account
General Banking			
Minimum Balance Requirement	25,000	50,000	100,000
MTD Average Balance (charged p.m.)	500	350	500
Account Service Charges			
Current Account (charged bi-annually)	Free	Free	Free
Temporary Overdraft (TOD) charges	500	Free	500
Dormant Account Re-activation Fee	Free	Free	Free
Overdraft Interest	10.00%	10.00%	16.00%
Account Operation			
Cheque Book Issuance	Free	Free	Free
Cheque book destruction charges if not collected within 30 days	Free	Free	Free
Returned Customer Cheque Inward (per cheque)	250	250	250
Stop Payment Cheques (per cheque AED 200)	100	100	100
Copies of old cheques / transaction documents (per item)	100	100	100
Duplicate statement of Account (per statement)	100	50	100
E statement	Free	Free	Free
Online Banking (DCP)	Free	Free	Free
Account closed due to returned cheques	500	500	500
Account closed within 6 Months of opening	200	200	200
Teller transaction charges (Cash Deposit) up to AED 50,000	50	50	50
Teller transaction charges (Cash Deposit) above AED 50,000 to AED 500,000	250	250	500
Teller transaction charges (Cash Deposit) above AED 500,000	1000	1000	2000
CDM Cash Deposit	(5	subject to Bank discretion	on)
Teller transaction charges (Cash Withdrawal ) up to AED 50,000 (per day)	Free	Free	Free
Teller transaction charges (Cash Withdrawal) above AED 50,000 to AED 250,000 (per day)	150	100	Free
Teller transaction charges (Cash Withdrawal) above AED 500,000	500	350	Free
Over the Counter loose Cheque Charges	50	50	50
Expired Trade License Charges if not submitted within 30 days of account opening or expiry of Trade License	500	500	250
Debit Card * (*at Banks discretion)			
Annual Fee	Free	Free	Free
Issuance (subject to Bank discretion)	Free	Free	Free
Card Replacement Fee (customer request)			1100
(To be collected from branch , additional to be charged for courier delivery)	100	100	Free
Cash withdrawal from UBL ATMs within UAE	Free	Free	Free
Domestic POS Fee	As per Central Bank UAE Tarrif		
Cash Withdrawal from UAE Switch ATMs	2	2	2
Transaction Declined fee within UAE	1	1	1
Cash Withdrawal from GCC Switch ATMs	6	6	6
Cash Withdrawal from International Visa Plus ATMs	20	20	20
Balance Enquiry on other ATMs in UAE	1	1	1
Enquiry on other bank ATM within GCC	3	3	3
Foreign Exchange Fee on transactions	2.00%	2.00%	2.00%

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Fixed Deposit			
Pre mature withdrawal penalty	1.50%	1.50%	1.50%
(to be deducted from the earned interest )			
Clearing & Collections			
Special Clearing	Free	Free	Free
Cheques drawn outside UAE (by courier only)	100	100	100
Inward bills for collection (IBC)	200	200	200
Handling of post dated cheques (Maximum up to 6 Months) + respective collection	Free	Free	Free
charges (per cheque) or as per Agreement	1100	1100	1100
Withdrawal/Replacement of post-dated cheques but before presentation/maturity	Free	Free	Free
date (per cheque)		TTCC	1100
Handling of refund claims for funds already collected and credited to customer	200	100	200
account (per claim)	200	100	200
Standing Instructions			
Registration	100	Free	100
Processing Charges (plus remittance + courier/post)	25	25	25
Amendment of Standing Instruction	50	50	50
Penalty on insufficient funds	200	100	200
Copy of Standing Instruction form or related documents	50	50	50
Suppression of standing instruction for a particular period	150	150	150
Letters and Certificates			
All types of letters/confirmations/reports & certificates (other than Liability			
Certificate)	250	250	250
Liability Certificate issuance	500	500	500
Balance certificate	150	100	150
Audit Confirmation report	200	150	200
Certificate for trade license / Bank reference letter	250	250	250
AECB (Account Opening / Customer Lending)	100 / 250	100 / 250	100 / 250
	100 / 250	100 / 250	100 / 230
REMULTANCES			
Remittances Inward Remittance			
Inward Remittance	Free	Free	Free
Inward Remittance AED to AED (Payments through Central Bank)	Free Free	Free Free	Free
Inward Remittance AED to AED (Payments through Central Bank) Any FCY to AED or vice versa	Free	Free	Free
Inward Remittance AED to AED (Payments through Central Bank) Any FCY to AED or vice versa FCY to FCY (charged in FCY equivalent to AED)			
Inward Remittance AED to AED (Payments through Central Bank) Any FCY to AED or vice versa FCY to FCY (charged in FCY equivalent to AED) Outward Remittance	Free Free	Free Free	Free Free
Inward Remittance AED to AED (Payments through Central Bank) Any FCY to AED or vice versa FCY to FCY (charged in FCY equivalent to AED) Outward Remittance Payments through Central Bank	Free Free 50	Free Free 25	Free Free 75
Inward Remittance AED to AED (Payments through Central Bank) Any FCY to AED or vice versa FCY to FCY (charged in FCY equivalent to AED) Outward Remittance Payments through Central Bank Foreign Telegraphic Transfers (non Trade)	Free Free 50 Free	Free Free 25 Free	Free Free 75 Free
Inward Remittance AED to AED (Payments through Central Bank) Any FCY to AED or vice versa FCY to FCY (charged in FCY equivalent to AED) Outward Remittance Payments through Central Bank Foreign Telegraphic Transfers (non Trade) Foreign Telegraphic Transfers Through DCP	Free Free 50 Free 100	Free Free 25 Free 100	Free Free 75 Free Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)	Free Free 50 Free 100 200	Free Free  25 Free 100 150	Free Free  75 Free Free 200
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable	Free Free 50 Free 100 200 125	Free Free  25 Free 100 150 100	Free Free Free Free 200 125
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network	Free Free 50 Free 100 200	Free Free  25 Free 100 150	Free Free  75 Free Free 200
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up	Free Free 50 Free 100 200 125	Free Free  25 Free 100 150 100	Free Free Free Free 200 125
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)	Free Free  50 Free 100 200 125 Free 200	Free Free  25 Free 100 150 100 Free	Free Free  75 Free Free 200 125 Free 200
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)	Free Free  50 Free 100 200 125 Free	Free Free  25 Free 100 150 100 Free	Free Free  75 Free Free 200 125 Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders	Free Free  50 Free 100 200 125 Free 200 100	Free Free  25 Free 100 150 100 Free 100 50	Free Free  75 Free Free 200 125 Free 200 100
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order	Free Free  50 Free 100 200 125 Free 200 100 Free	Free Free  25 Free 100 150 100 Free 100 Free 100 Free	Free Free  75 Free Free 200 125 Free 200 100 Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order	Free Free  50 Free 100 200 125 Free 200 100	Free Free  25 Free 100 150 100 Free 100 50	Free Free  75 Free Free 200 125 Free 200 100
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order	Free Free  50 Free 100 200 125 Free 200 100 Free	Free Free  25 Free 100 150 100 Free 100 Free 100 Free	Free Free  75 Free Free 200 125 Free 200 100 Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Payroll Processing  WIZ Payroll Processing Fee	Free Free  50 Free 100 200 125 Free 200 100 Free	Free Free  25 Free 100 150 100 Free 100 Free 100 Free	Free Free  75 Free Free 200 125 Free 200 100 Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Payroll Processing  WIZ Payroll Processing Fee (Charged to the Employer/Company account with UBL)	Free Free  50 Free 100 200 125 Free 200 100 Free	Free Free  25 Free 100 150 100 Free 100 50 Free Free Free	Free Free  75 Free Free 200 125 Free 200 100 Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Payroll Processing  WIZ Payroll Processing Fee (Charged to the Employer/Company account with UBL)  Salary Processing Fee through WPS	Free Free  50 Free 100 200 125 Free 200 100 Free Free Free	Free Free  25 Free 100 150 100 Free 100 50 Free Free Free As per agreement	Free Free  75 Free Free 200 125 Free 200 100 Free Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance Payments through Central Bank Foreign Telegraphic Transfers (non Trade) Foreign Telegraphic Transfers Through DCP Foreign Telegraphic Transfers (Trade based TT) Foreign Remittance - Correspondence Bank Charges if applicable Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Payroll Processing  WIZ Payroll Processing Fee (Charged to the Employer/Company)	Free Free  50 Free 100 200 125 Free 200 100 Free	Free Free  25 Free 100 150 100 Free 100 50 Free Free Free	Free Free  75 Free Free 200 125 Free 200 100 Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Cancellation for Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order	Free Free  50 Free 100 200 125 Free 200 100 Free Free Free	Free Free  25 Free 100 150 100 Free 100 50 Free Free Free As per agreement	Free Free  75 Free Free 200 125 Free 200 100 Free Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Payroll Processing  WIZ Payroll Processing Fee  (Charged to the Employer/Company account with UBL)  Salary Processing Fee through WPS  (minimum per file - charged to the Employer/Company)  or as per Agreement (whichever is higher)  Processing fees for retrieval of funds due to erroneous	Free Free  50 Free 100 200 125 Free 200 100 Free Free Free	Free Free  25 Free 100 150 100 Free 100 50 Free Free Free As per agreement	Free Free  75 Free Free 200 125 Free 200 100 Free Free
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Payroll Processing  WIZ Payroll Processing Fee (Charged to the Employer/Company account with UBL)  Salary Processing Fee through WPS (minimum per file - charged to the Employer/Company) or as per Agreement (whichever is higher)  Processing fees for retrieval of funds due to erroneous information provided by customer	Free Free  50 Free 100 200 125 Free 200 100 Free Free 200 250	Free Free  25 Free 100 150 100 Free 100 50 Free Free Free As per agreement	Free Free  75 Free Free 200 125 Free 200 100 Free Free 250
Inward Remittance  AED to AED (Payments through Central Bank)  Any FCY to AED or vice versa  FCY to FCY (charged in FCY equivalent to AED)  Outward Remittance  Payments through Central Bank  Foreign Telegraphic Transfers (non Trade)  Foreign Telegraphic Transfers Through DCP  Foreign Telegraphic Transfers (Trade based TT)  Foreign Remittance - Correspondence Bank Charges if applicable  Roshan Digital Account Remittance within UBL Network  Cancellation & recall of Foreign Telegraphic Transfer (plus AED 50 per follow-up message/correspondence)  Commercial Remittance to Pakistan (PAK Rupees only)  Demand Drafts & Pay Orders  Issuance of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Cancellation of Demand Draft or Pay Order  Payroll Processing  WIZ Payroll Processing Fee  (Charged to the Employer/Company account with UBL)  Salary Processing Fee through WPS  (minimum per file - charged to the Employer/Company)  or as per Agreement (whichever is higher)  Processing fees for retrieval of funds due to erroneous	Free Free  50 Free 100 200 125 Free 200 100 Free Free 200 250	Free Free  25 Free 100 150 100 Free 100 50 Free Free Free As per agreement	Free Free  75 Free Free 200 125 Free 200 100 Free Free 250

Trade Services			
Letter of Credit (L/C)			
L/C Commission on first AED 100,000	0.125%	0.125%	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%
(% p.m.; min. three months or AED 250 whichever is higher)	Minimum 375	Minimum 375	Minimum 375
L/C Amendment Charges (Swift and Courier)	300	300	300
L/C opened through Courier	500	500	500
L/C opened through SWIFT	500	500	500
Export Letter of Credit and Amendment Advising	300	300	300
UBL Customers	100	100	100
Non UBL customers through courier	300	300	300
Non UBL customers through SWIFT	300	300	300
			1
Transferable L/C (without any amendment/alteration)	300	300	300
Transferable L/C (with amendments /alterations as permissible under UCP 600; (%	0.125%	0.125%	0.125%
or AED amount whichever is higher)	Minimum 750	Minimum 750	Minimum 750
Documents under Letter of Credit	0.050/	0.050/	0.050/
Negotiation Commission	0.25%	0.25%	0.25%
Discounting Commission	0.25%	0.25%	0.25%
SWIFT Messages (payment tracer/follow-up)	Free	Free	Free
Non receipt of office copies (under export documents)	Free	Free	Free
Acceptance Commission (from the date of acceptance to draft maturity irrespective	0.25%	0.25%	0.25%
of L/C validity)	0.2070	3.23,4	0.2070
Discrepant documents, pending approval/acceptance/instructions for more than	500	500	500
two weeks after receipts (Charged in US\$ equivalent to AED)		300	300
Discrepancy rectification	USD 100	USD 100	USD 100
(Charged in US\$)	03D 100	03D 100	03D 100
Notification of assignment of proceeds (under L/C; % of document amount or	0.25%	0.35%	0.35%
minimum; Charged in US\$)	0.25%	0.25%	0.25%
Confirmation charges under Export L/C restricted at UBL counter	0.50%	0.50%	0.50%
(Per month charge)	Minimum 1,500	Minimum 1,500	Minimum 1,500
Documents under Collection			
OFFIC Commission showed infrast	0.125%	0.125%	0.125%
OFDBC Commission - charged upfront	Minimum 350	Minimum 350	Minimum 350
Dispatch of Export Document (by courier only) charged upfront	500	500	500
	0.125%	0.125%	0.125%
IFDBC Commission	Minimum 300	Minimum 300	Minimum 300
	0.50%	0.50%	0.50%
IFDBC returned document charges where draft has been accepted	Minimum 600	Minimum 600	Minimum 600
IFDBC documents are released "free of payment" or are returned unpaid or	2.00%	2.00%	2.00%
transferred to other banks	Minimum 600	Minimum 600	Minimum 600
Bills not settled within agreed time frame (minimal chargeable penal rate in % over		William 600	William Coo
and above the agreed interest rate)	2.50%	2.50%	2.50%
	Comm 0.125%	Comm 0.125%	Comm 0.125%
Settlement of Open Account transactions (against Trust Receipts)	Minimum 350	Minimum 350	Minimum 350
IEDBC Handling Charges	200	120	200
IFDBC Handling Charges  Guarantees	200	120	200
Guarantees	0.1350/	0.1350/	0.1350/
Sight - Shipping Guarantee Issuance (S/G)	0.125%	0.125%	0.125%
	Minimum 500	Minimum 500	Minimum 500
Re-Issuance of Guarantee (At customer's request)	2,500	2,500	2,500
	1 000	1,000	1,000
Guarantee amendment charges	1,000	1,000	=,000
Guarantee amendment charges  Letter of Guarantee Issuance	2.00%	2.00%	2.00%
-		,	

Labor Guarantee (% p.a. minimum one year or minimum amount) (whichever is higher)	2.50% Minimum 250	2.50% Minimum 250	2.50% Minimum 250
Standby Letter of Credit (% p.a. minimum one quarter / minimum amount) (whichever is higher)	2.50% Minimum 500	2.50% Minimum 500	2.50% Minimum 500
Auto Renewal / Open Ended (% p.a. minimum one quarter or minimum amount)	2.50% Minimum 250	2.00% Minimum 250	2.50% Minimum 250
Other Charges			
Corresponding regulatory requirement/enquires on behalf of customer	150	150	150
Local Bill Discounting (LBD); plus interest on contracted rate; per cheque	0.150% Minimum 50	0.150% Minimum 50	0.150% Minimum 50
Penalty on return of LBD cheque or delay in settlement of discounted invoice	2.00%	2.00%	2.00%
Discounting Commission on each PPC	1.50%	1.50%	1.50%
Exchange Compensation			
All foreign currency transactions with no conversion	0.125%	0.125%	0.125%
SWIFT Inquiries/Credit Reports			
Handling of requests for Amendment / Changes after processing (per message)	100	100	100
Correspondence initiated due to missing / wrong information provided by the customer (per message)	100	100	100
Correspondence with the Correspondent Bank due to compliance issue (per message)	100	100	100
Credit report on Drawer/Beneficiary	100	100	100

<sup>\*</sup>All charges and fees are Exclusive of VAT

<sup>\*</sup> All charges and fees are in UAE Dirhams (AED) unless specified

<sup>\*</sup> All charges and fees are subject to change with prior notice

<sup>\*</sup> All charges and fees apply to regular transactions.

<sup>\*</sup> The Bank reserves the right to levy additional charges for services not covered above SOC

<sup>\*</sup> Please check the UBL Website or visit the branch regarding charges for any service not mentioned in the schedule of charges

<sup>\*</sup> Non-resident accountholders to maintain AED 100,000 minimum balance.

<sup>\*</sup> Minimum balance requirement of AED 100,000 or equivalent for Current/Saving Account to avail locker services