

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

## **Summary of changes - 2026 (wef 01 Jan 2026)**

All in AED	SOC 2026		
Charge Description	Regular Current & Saving Accounts	Mukammal Accounts	
		Personal	Plus
MTD Average Balance (*If Account balance falls below threshold Bank may downgrade the account to regular account and shall start applying min balance charges).	25	Free	Free
Clearing			
PDC Withdrawal/Replacement prior to due date	100	100	100
Collections			
Cheques drawn outside UAE (By courier only)	Free	Free	Free
Outward Remittance			
E-Swift	Free	Free	Free
Demand Drafts and Pay Orders			
Cancellation Fee - Customer Request	Free	Free	Free
Mortgages (HOME LOAN)			
Credit Report AECB	N/A		

## **Change Details**

Changed to MTD AVERAGE BALANCE

Changed from FREE to 100

Changed from 100 to FREE

New line added

Changed from 75 / 75 / 50 to FREE

New Line added