

All in AED (unless specified)

UAE Schedule of Charges 2026 - Individual Customers (wef 01 January 2026)

OAL Schedule of Charges 2020 Marviadar Castomers (Wei of Sandary 2020)					
Charge Description	Regular Current & Saving Accounts	Mukammal Accounts			
		Personal	Plus		
Minimum Balance Requirement	3,000	25,000*	50,000*		
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		
Account Service Charges					
Teller Service Charges (Cash)	Free	Free	Free		
Temp Overdraft interest as per Banks description (Maximum)	10.00%	10.00%	10.00%		
Account Operation					
Cheque Book issuance (current account only)	Free				
Stop Payment Cheques (Per Cheque)	50	50	50		
Copies of old cheques less than 1 year	10	10	10		
Copies of old cheques older than 1 year	20	20	20		
Duplicate Statement of Account (Per statement)	25	Free	Free		
Account closed within 6 months of opening	100	100	100		
Clearing					
Special clearing	Free	Free	Free		
Returned Customer Cheque -Insufficient funds (per cheque)	100	100	100		
Partial Cheque Payment Fee	N/A	N/A	N/A		
Handling of post dated cheques (Maximum upto 6 Months) + respective charge as mentioned above (per cheque) or as per Agreement	100	100	100		
SMS Alerts on Transactions	Free	Free	Free		
E-Statement	Free	Free	Free		
PDC Withdrawal/Replacement prior to due date	100	100	100		
UBL Internet Banking	Free	Free	Free		
Collections					
Cheques drawn outside UAE (By courier only)	Free	Free	Free		
Inward bills for collections outside UAE (IBC)	100	100	100		
Outward Remittance					
Online via Mobile App/Net banking transfer through Central Bank	1	1	1		
Duplicate remittance swift copy charges	Free	Free	Free		
Roshan Digital Account Remittance (UBL network only)	Free	Free	Free		
Payments through Central Bank	5	5	5		
Foreign Telegraphic Transfer	Free	Free	Free		
Foreign Remittance - Correspondence Bank Charges if applicable	100	100	100		
Tezraftaar remittance Above USD 100 (Eqv AED)	Free	Free	Free		
Tezraftaar remittance USD 100 (eqv AED) and below	10	10	10		

Charge Description	Regular Current & Saving Accounts	nt & Saving Accounts Mukammal Accounts		
Outward Commercial Remittance in PKR (other than Tezraftaar)	40	40	40	
Tezraftaar statement/certificate	50	50	30	
E-Swift	Free	Free	Free	
Utility Bill payment through Net banking	Free	Free	Free	
DDS Registration Request	100	100	100	
Return of DDS	100	100	100	
Demand Drafts and Pay Orders	100	100	100	
Issuance of Demand Draft and Pay Order	Free	Free	Free	
Cancellation Fee - Customer Request	Free	Free	Free	
Standing Instructions	Tiee	rree	Tree	
	50	50	Free	
Registration	30	30	riee	
Execution Charges in addition to transaction level charges	25	25	25	
Penalty on Insufficient funds	25	25	25	
Letters and Certificates				
Account Balance Certificate	50	50	Free	
Liability Certificate issuance	60	60	60	
Release Letters	50	50	50	
Liability letters to Govt./ Embassies/ Financial institutions	50	50	50	
Debit card				
Card Replacement Fee (Branch Collection)	Free	Free	Free	
Cash withdrawal from own ATMs within UAE	Free	Free	Free	
Balance Enquiry on other ATMs in UAE	1	1	1	
Domestic POS Fee		As per Central Bank UAE Tarrif		
Cash Withdrawal from UAE Switch ATMs	2	2	2	
Cash Withdrawal from GCC Switch ATMs	6	6	6	
Balance Enquiry on other ATMs in GCC	3	3	3	
Transaction Declined fee within UAE	1	1	1	
Cash Withdrawal from International Visa Plus ATMs	20	20	20	
Foreign Exchange Fee on transactions	2.00%	2.00%	2.00%	
Copies of Sales Slip	25	25	25	
ATM PIN replacement	Free (through IVR & Phone Banking)			
Fixed Depots	Tree (throughting)	Horic Bariking)		
Pre mature withdrawal penalty				
(to be deducted from the earned interest)	1.50%	1.50%	1.50%	
Payroll Processing				
WIZ Payroll Card Issuance	Free	N/A	N/A	
WIZ Payroll Card Subsequent Issuance	25	N/A	N/A	
A fee of AED 25 will be charged every month. WPS account where salary is		N/A	IN/A	
not received for consecutive 4 months, the account will be closed.	25	N/A	N/A	
Personal Loans				
Interest Rate	As per approve	ed terms		
Insurance	0.45% Minim			
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	2.00% Minimum 50 Maximum 200 100			
Loan Re-Schedule Fee	250			
LOGIT NE-SCHEUUIE FEE	250			

Refundable security deposit Small Locker (Per annum) 750 Medium Locker (Per annum) 1,200 Large Locker (Per annum) 1,200 Large Locker (Per annum) 1,200 Large Locker (Per annum) 1,000 Large Locker (Per annum) 1,000 Large Locker (Per annum) 1,000 Late rental Payment Fee 1,000 Late rental Payment Fee (per month) 1,000 Custody Holding Portfolio up to USD 500,000/= Face Value Portfolio above USD 500,000/= Face Value Portfolio above USD 500,000/= Face Value Portfolio sereater than USD 1.0 million Negotiable	Charge Description	Regular Current & Saving Accounts	Mukammal Accounts
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Issuance of NOC 150 Clearance Letter 95 Credit Report AECB N/A	Non- Standard Statement production / copy of original Documents	100	
Issuance of NOC 150 Clearance Letter 95 Credit Report AECB N/A	Property swaps administration Fee	Max 1.320 (valuation included)	
Clearance Letter 95 Credit Report AECB N/A			
Credit Report AECB N/A			
	Request of other letter		

- *All charges and fees are Exclusive of VAT
- * All charges and fees are in UAE Dirhams (AED) unless specified
- * All charges and fees are subject to change with prior notice
- * All charges and fees apply to regular transactions.
- * The Bank reserves the right to levy additional charges for services not covered above SOC
- * Please check the UBL Website or visit the branch regarding charges for any service not mentioned in the schedule of charges
- * Non-resident accountholders to maintain AED 100,000 minimum balance.
- * Minimum balance requirement of AED 100,000 or equivalent for Current/Saving Account to avail locker services
- * Safe Deposit Locker availability is subject to management discretion