



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

All Charges/Fees are in AED (unless specified)

**SOC - UAE - Individual Customers (wef 08 July 2025 to 31 December 2025)**

Charge Description	Individual/Joint Accounts		
	Regular Current & Saving Account	Mukammal Current Account	
		Personal	Personal Plus
Minimum Balance Requirement	3,000	25,000*	50,000*
Minimum Balance Charges (*If Account balance falls below threshold Bank may downgrade the account to regular account and shall start applying min balance charges).	25	Free	Free
<b>Account Service Charges</b>			
Teller Service Charges (Cash)	Free	Free	Free
Temp Overdraft interest rate as per Banks discretion (Maximum)	10.00%	10.00%	10.00%
<b>Account Operation</b>			
Cheque Book issuance (current account only)	Free	Free	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 in less than 6 months of opening	100	100	100
<b>Clearing</b>			
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 up to 6 Months) + respective charge as mentioned above (per cheque) or as per Agreement	100	100	100
PDC Withdrawal/Replacement prior to due date	Free	Free	Free
SMS Alerts on Transactions	Free	Free	Free
E-Statement	Free	Free	Free
UBL Internet Banking	Free	Free	Free
<b>Collections</b>			
Cheques drawn outside UAE (By courier only)	100	100	100
Inward bills for collections outside UAE (IBC)	100	100	100
<b>Outward Remittance</b>			
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- Over the Counter	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
Outward Commercial Remittance in PKR (other than Tezraftaar)	40	40	40
Tezraftaar statement/certificate	50	50	30
Utility Bill payment through Net banking/Digital App	Free	Free	Free
Direct Debit Authority Registration (One time)	100	100	100
Return of DDS due to insufficient funds	100	100	100
<b>Demand Drafts and Pay Orders</b>			
Issuance of Demand Draft and Pay Order	Free	Free	Free
Cancellation Fee - Customer Request	75	75	50

Charge Description	Individual/Joint Accounts		
	Regular Current & Saving Account	Mukammal Current Account	
Standing Instructions			
Registration	50	50	Free
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	25	25	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 Tariff		
Cash Withdrawal from UAE Switch ATMs	2	2	2
Cash Withdrawal from GCC Switch ATMs	6	6	6
Transaction Declined fee within UAE	1	1	1
Balance Enquiry on other ATMs in GCC	3	3	3
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			
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 not received for consecutive 4 months, the account will be closed.	25	N/A	N/A
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 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		
Penalty of rental 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		

Charge Description	Individual/Joint Accounts	
	Regular Current & Saving Account	Mukammal Current Account
<b>Mortgages (HOME LOAN)</b>		
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%	
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	

\*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