

رسوم الخدمات المصرفية

Schedule of charges

Personal Accounts	(in AED) ¹	(بالدرهم) ¹	
Account Monthly Minimum Balance			
Current Account	3000	3000	
Electron Account	3000	3000	
Saving Account	3000	3000	
China Salary Account	3000	3000	
China Savings Account ²	3000	3000	
Monthly Fall Below Fee if Account balance goes below AED3000 during any month			
Current Account	25	25	
Electron Account	25	25	
Saving Account	25	25	
China Salary Account	25	25	
China Savings Account	25	5000	
Minimum amount required to earn profit on Saving, China and Banooon account (Profits are declared on the first of January, April, July and October)	5000		
Unrestricted Recurring Investment Deposit Account			
Minimum opening amount	10000		
Reissue time deposit receipt	N/A		
Cards & Cheques			
Debit Card (Electron)			
New	Free		
Replacement	25		
ADIB Ethihad Guest Debit Card (Optional)			
Annual Fees/Renewal			
Classic	200		
Gold	350		
Visa Infinite	700		
Replacement Fee			
Classic	100		
Gold	100		
Visa Infinite	100		
Using ADIB ATM			
Withdrawal/deposit	Free		
Balance inquiry	Free		
Mini-statement (last 5 transactions)	Free		
Transfer within accounts	Free		
Utility Bill payment (AADC, AADC, DEWA, SEWA, Etsisalat)	Free		
Using UAE SWITCH ATM			
Withdrawal	2		
Inquiry	1		
Decline For insufficient funds	1		
Using GCC SWITCH ATM			
Withdrawal	As per host country system		
Inquiry	As per host country system		
Using OVERSEAS ATM FOR VISA Electron			
Withdrawal	As per host country system		
International Transaction in Foreign Currency Conversion Rate	2%		
Copy of Sales Slip	25		
ADIB Cashback Cards			
Annual Fees/Renewal			
ADIB Cashback Visa Card	500		
ADIB Cashback Visa Platinum Card	1000		
Replacement Fee			
ADIB Cashback Visa Card	100		
ADIB Cashback Visa Platinum Card	100		
Supplementary Fee			
ADIB Cashback Visa Card	4 بطاقات مجاناً (إضافة 500 درهم عن كل بطاقة أخرى)		
ADIB Cashback Visa Platinum Card	4 بطاقات مجاناً (إضافة 1000 درهم عن كل بطاقة أخرى)		
ADIB Ethihad Guest Cards⁵			
Annual Fees/Renewal			
ADIB Ethihad Guest Classic Card	500		
ADIB Ethihad Guest Gold Card	1000		
ADIB Ethihad Guest Visa Platinum	2000		
ADIB Ethihad Guest Visa Platinum GBP Card	GBP 150		
Replacement Fee			
ADIB Ethihad Guest Classic Card	100		
ADIB Ethihad Guest Gold Card	100		
ADIB Ethihad Guest Visa Platinum	100		
ADIB Ethihad Guest Visa Platinum GBP Card	GBP 20		
Supplementary Fee			
ADIB Ethihad Guest Classic Card	4 Free (additional AED 500 per card)		
ADIB Ethihad Guest Gold Card	4 Free (additional AED 1000 per card)		
ADIB Ethihad Guest Visa Platinum	4 Free (additional AED 2000 per card)		
ADIB Ethihad Guest Visa Platinum GBP Card	1 Free (additional GBP 150 per card)		
ADIB Etsisalat Cards			
Annual Fees/Renewal			
ADIB Etsisalat Classic Card	Free		
ADIB Etsisalat Gold Card	299		
ADIB Etsisalat Visa Platinum Card	999		
Replacement Fee			
ADIB Etsisalat Classic Card	100		
ADIB Etsisalat Gold Card	100		
ADIB Etsisalat Visa Platinum Card	100		
Supplementary Fee			
ADIB Etsisalat Classic Card	4 Free		
ADIB Etsisalat Gold Card	4 Free (additional AED 299 per card)		
ADIB Etsisalat Visa Platinum Card	4 Free (additional AED 999 per card)		
ADIB Dana Mastercard			
Annual Fee/Renewal			
Replacement Fee	Free		
Supplementary Fee	4 Free (additional AED 250 per card)		
ADIB Football Card			
Annual Fee/Renewal			
Replacement Fee	250		
Supplementary Fee	100		
Supplementary Fee	4 Free (additional AED 250 per card)		
ADIB Mastercard Titanium			
Annual Fee/Renewal			
Replacement Fee	Free		
Supplementary Fee	4 Free (additional AED 250 per card)		
ADIB Visa Platinum			
Annual Fee/Renewal			
Replacement Fee	Free		
Supplementary Fee	4 Free (additional AED 250 per card)		
ADIB Visa Infinite			
Annual Fee/Renewal			
Replacement Fee	Free		
Supplementary Fee	100 (Free for Diamond Customer)		
Supplementary Fee	100 (Free for Diamond Customer)		
Supplementary Fee	4 Free (additional AED 250 per card) ⁶		
Profit rate (Incase there is a Murabaha)			
With salary transfer	2.99% flat per month (Profit can be exempted partially or fully upon payment subject to Bank's evaluation)	2.99 % نسبة ثابتة شهريا (يمكن التنازل عند الدفع عن جزء من الربح أو كله وفقا لتقدير المصرف)	
Without salary transfer	3.09% flat per month (Profit can be exempted partially or fully upon payment subject to Bank's evaluation)	3.09 % نسبة ثابتة شهريا (يمكن التنازل عند الدفع عن جزء من الربح أو كله وفقا لتقدير المصرف)	
Without salary transfer (Visa Infinite)	2.99% flat per month (Profit can be exempted partially or fully upon payment subject to Bank's evaluation)	2.99 % نسبة ثابتة شهريا (يمكن التنازل عند الدفع عن جزء من الربح أو كله وفقا لتقدير المصرف)	
For Diamond Customer with Visa Infinite	2.75% flat per month (Profit can be exempted partially or fully upon payment subject to Bank's evaluation)	2.75 % نسبة ثابتة شهريا (يمكن التنازل عند الدفع عن جزء من الربح أو كله وفقا لتقدير المصرف)	
With salary transfer (ADIB Ethihad Guest Visa Platinum GBP Card)	1.67% flat per month (Profit can be exempted partially or fully upon payment subject to Bank's evaluation)	1.67 % نسبة ثابتة شهريا (يمكن التنازل عند الدفع عن جزء من الربح أو كله وفقا لتقدير المصرف)	
Without salary transfer (ADIB Ethihad Guest Visa Platinum GBP Card)	1.67% flat per month (Profit can be exempted partially or fully upon payment subject to Bank's evaluation)	1.67 % نسبة ثابتة شهريا (يمكن التنازل عند الدفع عن جزء من الربح أو كله وفقا لتقدير المصرف)	
Cheques			
First chequebook (one cheque book of 25 leaf)	Free		
Subsequent chequebook	25		
Clearing cheques in UAE	Free		
Clearing cheques out of UAE	25 US Dollar		
Returned cheques	100		
Special clearing	205		
Stop payment	50		
Certified cheque issuance	30		
Post dated Cheques	25		
Cheque Sent for Collection			
Cheques payable at centers where CB clearing facility is available	Free		
Cheques payable at centers where CB clearing facility is not available	Free		
Remittances			
Inward Remittance in AED			
Credited to account with ADIB	Free		
Paid in cash at ADIB counter	Free		
Paid to beneficiary account elsewhere in UAE by SWIFT	50		
In Foreign Currency			
Paid in AED to an ADIB customer	Current declared buying rate		
Credited to account in local currency	Current declared buying rate		
Remitted elsewhere within UAE in same currency	N/A		
Remitted elsewhere within UAE in same currency	75		
Outward Remittances SWIFT Transfer			
AGCC countries	100		
Other countries	150		
Confirmation of payment to beneficiary	100		
Payment through UAE central bank	100		
SWIFT cancellation/funds recall	100		
SWIFT inquires (overseas)	100		
Demand Draft			
Issuance to customer	75		
Payment order/Manager's cheque	30		
Courier Service	100		
Cancellation (same day)	Free		
Stop Payment	Buying rate		
Stop Payment	150		
Finances			
Personal Finance⁴			
Finance Amount	Salary Transfer	Non Salary Transfer	Debt Settlement
5K - 50K	7.25% - 18%	16% - 18%	6.75% - 9.99%
51K - 100K	7.25% - 18%	16% - 18%	6.75% - 9.99%
101K - 200K	7.25% - 10.49%	16% - 18%	6.75% - 9.99%
Above 200K	7.25% - 10.49%	16% - 18%	6.75% - 9.99%
Profit rates are based on reducing rate method.			
Car Finance			
Finance Amount	Salary Transfer	Non-Salary Transfer	
5K - 50K	2.49% - 3.25%	2.49% - 4.99%	
51K - 100K	2.49% - 3.25%	2.49% - 4.99%	
101K - 200K	2.49% - 3.25%	2.49% - 4.99%	
Above 200K	2.49% - 3.25%	2.49% - 4.99%	
Profit rates are based on flat rate method.			
Processing Fees (non refundable)			
Car Finance	1% of financing amount (minimum AED 500, maximum AED 1500)		
Personal Finance	1% of financing amount (minimum AED 500, maximum AED 2500)		
Temporary Overdraft	100		
Installment Postponement	Free		
Changing Post dated Cheque	Free		
Late Payment Charges	100		
Al Ethihad Credit Bureau Fee	25		
Other Services			
Cash Cover Takaful Protection (optional)	15 dirham monthly (Takaful subscription)		
Education Takaful Program (optional)	365 (per year)		
Covered Card Takaful Protection (optional across all ADIB covered cards)			
Account closing within 12 months from date of opening	0.89 fils per 100 of the utilised cover amount		
Account balance certificate	50		
Duplicate account statement	25		
Document/Cheque copy	AED 10 for less than 1 year, AED 20 over 1 year		
Liability Certificate	100		
Clearance Certificate	50		
Other Certificate	Free		
Standing Instructions			
Setting up	50		
Per transaction	Free		
System auto transfer (account to account)	Free		
Charitable donation	Free		
Safe Deposit Lockers^(cm)			
Small (35*25*7)	350		
Medium (25*25*11)	500		
Big (35*25*19)	800		
Large (35*25*29)	1000		
Very Large (35*25*50)	1500		
Super (35*25*100)	2000		
Replacement Key	1000		

¹ For all foreign currency accounts, respective charges specified in local currency will be converted and applied.
² Annual rental charges payable in advance.
³ China Takaful Protection Scheme
 • Monthly Takaful Contribution Amount = 0.02083% of the monthly investment amount
 • Monthly Takaful Contribution Amount shall be deducted from excess of the deserved profit after profit distribution. If such excess is not enough, the bank may either deduct it or the difference from same excess from subsequent month(s) or from shareholders' funds as a donation.
⁴ For Personal Finance – Tadawal and Sukuk finance products, trading fee is applied.
⁵ For self financing card please visit <http://adib.ae/en/cards/notices> for the updated product terms applicable on your ADIB Card.
⁶ 5th supplementary card is AED 750 for Diamond customers.

¹ سوف يتم تحويل الرسوم المحددة بالعملة المحلية وفقا لسعر الصرف السائد وتطبيقها على الحسابات المفوضه بالعملة الأجنبية.
² رسوم الإيجار السنوية تدفع مقدما.
³ النفقة التأمينية لحسابات "عنى"
 • مبلغ الاشتراك التأميني الشهري = 0.02083 % من مبلغ الاستثمار الشهري
 • النفقة التأمينية لحسابات "عنى"
 • مبلغ اشتراك مبلغ الاشتراك التأميني الشهري من فائض الربح المحقق بعد توزيع الأرباح، وإذا لم يكن هذا الفائض كافيا، سيتم المصرف بتقطعة أو اقتطاع النقص من هذا الفائض
 • يتم اقتطاع مبلغ الاشتراك التأميني الشهري من أموال المساهمين على وجه الترتيب
⁴ التمويل الشخصي - مبلغ تداول و المحرك، يطبق عليها عمولة التداول.
⁵ للبيانات التفصيلية يرجى زيارة <http://adib.ae/en/cards-notices> للحصول على شروط المنتج المحدثة والمعلقة على بطاقتك من مصرف أبوظبي الإسلامي.
⁶ 750 درهم لمعاملتين الخدمة المالية.