

ADIB Business Accounts

Schedule of Charges

CHARGES CATEGORY	Business Royale (≥ AED 2.5M)	Business Solitaire (≥ AED 500K)	Business Platinum (≥ AED 250K)	Business Prestige (≥ AED 50K)	Business Express (Zero Balance)
Monthly Charges					
Minimum Monthly Average Relationship Balance ¹	AED 2,500,000	AED 500,000	AED 250,000	AED 50,000	N/A
Monthly Fall Below Fee (Waived for two months starting from the month following the month in which banking relationship started)	AED 1,000	AED 500	AED 350	AED 250	-
Monthly charges for AED accounts	0	0	0	0	AED 125
Branch Services					
Teller Fees for Cash deposit or withdrawal, Internal Funds Transfer, Cheque Deposit ⁶	40 Free transactions per month; thereafter AED 40 per transaction	20 Free transactions per month; thereafter AED 40 per transaction	10 Free transactions per month; thereafter AED 40 per transaction	5 Free transactions per month; thereafter AED 40 per transaction	1 Free transaction per month; thereafter AED 150 per transaction
Teller Fees for Bulk Cash Deposit or Withdrawal at Teller ⁶	0.1% for AED 1 Million and above aggregated across all branches and Centres on a daily basis				
Cheques encashment via Teller	Unlimited (Inclusive in the Fee)	AED 150 per Cheque			
Cheque encashment through ITM	Unlimited (Inclusive in the Fee)	AED 40 per Cheque			
FOREX rates ⁵	Preferential rates	Preferential rates	Preferential rates	ADIB published prevailing rates	ADIB published prevailing rates
Demand Draft (For Account Holders)/Manager Cheque	Unlimited (Inclusive in the Fee)	AED 25	AED 50	AED 50	AED 100
Demand Draft /Manager Cheque - Courier service	AED 100				
Demand Draft /Manager Cheque - Stop payment (per request) ³	AED 150				
Transfers and Remittances (Branch Only)					
Internal fund transfers in AED only (Within ADIB accounts) ⁴	Unlimited (Inclusive in the Fee)		AED 50	AED 75	AED 150
Transfer in AED	AED 25	AED 50	AED 50	AED 75	AED 150
International Funds Transfer in Foreign Currencies (Charge Code – BEN/SHA) ²	AED 75	AED 100	AED 150	AED 150	AED 250
International Funds Transfer in Foreign Currencies (Charge Code – OUR) ²	AED 225	AED 250	AED 300	AED 300	AED 400
SWIFT Confirmation / Cancellation / Funds Recall / Inquiries (overseas) ³	AED 100 or equivalent in foreign currency				
MT940 outgoing (swift message) ³	AED 100 or equivalent in foreign currency				
Standing instructions -Setting-up / Amendment/Cancellation ²	Unlimited (Inclusive in the Fee)	AED 25	AED 50	AED 50	AED 100
Standing instructions - Per transaction ²	AED 25	AED 25	AED 25	AED 25	AED 150

1. The Bank charges a monthly service fee plus VAT on the services related to the account ("Monthly Fall Below Fee") which is waived if the account monthly average of the daily closing balances does not fall below the above Minimum Monthly Average Relationship Balance in such month.

2. or equivalent in foreign currency

3. All charges levied directly by central bank with regard of cheques services and remittances shall be debited from customer account. Not applicable if such cheques are related to a financing provided by ADIB.

4. Not applicable on the internal transfers between a customer's own ADIB accounts

5. The applicable spot exchange rate shall be agreed upon and applied at the transaction time

6. In addition to any applicable charges to these teller transactions

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ADIB DIRECT - Online Banking					
Internal fund transfers in AED only (Within ADIB accounts) ³	Unlimited (Inclusive in the Fee)				
Transfer in AED ³	Unlimited (Inclusive in the Fee)	AED 1	AED 15	AED 15	AED 15
International Funds Transfer in Foreign Currencies (Charge Code – BEN/SHA) ^{1 and 3}	Unlimited (Inclusive in the Fee)	AED 10	AED 30	AED 50	AED 50
International Funds Transfer in Foreign Currencies (Charge Code – OUR) ^{1 and 3}	AED 150	AED 160	AED 180	AED 200	AED 200
MT101 request for transfer – per transaction ³	AED 5				
International Inward Remittances credited to account within ADIB (in AED or foreign currency) ²	AED 75 (applicable only to BEN and SHARE)				
ADIB Direct - Services					
One-time setup Fee	Free				
ADIB Direct Maintainance Fee	Free	AED 25 per Month			
Security Token for Authorization	Free	AED 200			
Monthly Charges for View only Customers	Free	AED 100			
Bank Certificates	Free				
ICCS Implementation and onsite technical installation Charges	AED 1,500				
Remote Cheque Scanning Service Fees	AED 300 Per Month				
Corporate cheque printing charge (per cheque - bank side)	AED 10				
Corporate cheque printing implementation (manual)	AED 1,500				
Positive pay per cheque	AED 10				
UAEPGS on-boarding Charges	AED 1,500				
UAEPGS Monthly Service Fees	AED 300				
Sweep Execution Within ADIB Accounts - per Transaction	Free				
Sweep Execution LCY Funds Transfer - per Transaction	AED 20				
Sweep Execution FCY Funds Transfer - per Transaction	AED 150				
Sweep Subscription - Monthly Charge	AED 500				
Structure Setup- Sweep Instruction Per Group	AED 500				
Structure Maintenance	AED 100				
H2H setup & Implementation	AED 5,000				
H2H service – Monthly Charges	AED 500				

(1) In case of remittance with "OUR" Charge type, the sender alone pays to ADIB the charges applicable by both sender bank and the receiving bank in addition to the full remitted amount; hence the beneficiary shall not pay any charges to any bank related to such transfer and accordingly he/she receives the remitted amount in full.
In case of remittance with "SHA" or "SHARE" Charge type, the sender pays the share of the applicable charge to ADIB in addition to the full remitted amount; while the beneficiary will pay the remaining applicable charge by the receiving bank, hence he/she will receive the remitted amount net of the applicable charges by the receiving bank only.
In case of remittance with "BEN" type, the beneficiary pays the applicable charges by the sender bank (ADIB) which will be deducted from the remitted amount, and he/she shall pay also the charge applicable by the receiving bank, hence the beneficiary will receive the remitted amount net of the applicable charges by both of the sender bank and the receiving bank

(2) The customer authorizes the bank to convert the foreign currency received to AED at the prevailing spot exchange rate on the conversion date and credit the same amount to the customer account on such conversion date.

(3) All charges levied directly by central bank with regard of cheques services and remittances shall be debited from customer account.

(4) Not applicable on the internal transfers between a customer's own ADIB accounts.

Effective Date: 20th of April, 2026

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Cheque Services*					
First cheque book issuance	Free				
Subsequent cheque book issuance - Branch	Unlimited (Inclusive in the Fee)	AED 150	AED 150	AED 150	AED 150
Subsequent cheque book issuance - ADIB Direct	Unlimited (Inclusive in the Fee)	AED 25	AED 25	AED 75	AED 75
Returned cheques*	AED 300				
Special Clearing	Unlimited (Inclusive in the Fee)	AED 205			
Stop Payment (per request)	Unlimited (Inclusive in the Fee)	AED 150			
Collection Cheques in Foreign Currencies	Unlimited (Inclusive in the Fee)	AED 150			
Postdated Cheque Collection (PDC)	Unlimited (Inclusive in the Fee)	AED 20	AED 20	AED 30	AED 30
Other Services					
Trade License Expiry per month (if not provided within 60 days from the expiry date of the latest trade license provided to ADIB(1))	AED 550				
Direct Debit System (DDS) Originator Service Monthly Fees	AED 150				
Direct Debit Request return due to insufficient funds	AED 50				
Account Closure (Within 6 months)	AED 200				
Certificate of Account Closure	AED 100				
Balance Certificate	AED 200				
Liability Certificate	AED 200				
Other Certificate*	AED 100				
Documents / Cheque copy	AED 50				
Wages Protection System (WPS) Salary Payment Processing Per File - Branch**	AED 100	AED 100	AED 200	AED 250	AED 350
Wages Protection System (WPS) Salary Payment Processing Per File - Online Banking**	Free	Free	Free	Free	Free
Salary Payment Processing per Record	AED 5				
Monthly account e-Statement	Free				
Duplicate Account statement (Per Month) - Branch	Free	AED 100	AED 100	AED 100	AED 100

(1) Applied for a maximum of 6 times, at the discretion of ADIB.

* Audit Confirmation Letter, IBAN Certificate, Certificate Issued to Government Department, Reference Certificate, No Liability Certificate, Share Capital Letter etc.

**Available via Online Banking (for transacting customer only) and via ADIB Branches

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Cash Management Services					
Cash pick-up (per pick-up)	AED 100				
Cheque pick-up (per pick-up)	AED 100				
Cash and cheque pick-up (per pick-up) (1)	AED 150				
Ad-hoc Cash pick-up / Cash Delivery (per trip)	AED 500				
Courier Charges – Per Delivery	AED 30				
SCDM 1,200 notes capacity including 2 times pickup and processing (per SCDM)	AED 1,500 per month per machine				
SCDM 2,500 notes capacity including 2 times pickup and processing (per SCDM)	AED 2,500 per month per machine				
SCDM 3,500 notes capacity including 2 times pickup and processing (per SCDM)	AED 2,800 per month per machine				
SCDM 4,000 notes capacity including 2 times pickup and processing (per SCDM)	AED 3,800 per month per machine				
SCDM 10,000 notes capacity including 2 times pickup and processing (per SCDM)	AED 4,500 per month per machine				
SCDM 15,000 notes capacity including 2 times pickup and processing (per SCDM)	AED 5,300 per month per machine				
SCDM Removal Fee	At Atcual				

(1) AED 100 for cheque and AED 100 for cash.

Debit Cards					
Debit Card Type	Infinite	Platinum	Gold	Classic	Classic
Debit Card Issuance Charges	Free				
Debit Card Replacement Charges	Free		AED 25	AED 25	AED 25
Transactions using ADIB ATM	Free				
Transactions using non-ADIB ATM (UAE Switch)	Free		AED 2		
Transactions using GCC switch ATM (Outside UAE)	AED 6		AED 6		
Transactions using International ATM (Outside GCC) - Cash withdrawal	AED 20				
International purchase transactions - Non AED transaction service fee (1)	1.99%				
International purchase transactions - AED International Transaction Service Fee (2)	1.99%				

(1) Added over and above of both spot rate that is applied by Visa on the date of conversion and the Visa International Service Assessment Fee

(2)For transfer fee applicable to transactions that take place outside the UAE where the Cardholder pays for goods and services in foreign currencies in AED (FX transaction converted at the bank's spot prevailing exchange rate on such transaction date)

- The charges specified in this Schedule of Charges shall be applicable from 20th of April, 2026.
- In the event of any change that is applied to the Schedule of Charges, clients will be given a notice period of one month prior to the new charges becoming effective.
- For the purpose of this Schedule of Charges, “VAT” means value added tax imposed on the supply of goods or services under the UAE Federal Decree-Law No. 8 of 2017 and the related executive regulations or any similar future tax.
- Any payments made by the Customer to the Bank under this Schedule of Charges for products and services provided shall be exclusive of VAT. The Customer shall pay to the Bank an amount equal to any applicable VAT, in addition to and at the same time as such payments are made.

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