ADIB

مصرف أبوظبي الإسلامي

مصرف أبوظبي الإسلامي، شركة مساهمة عامة مرخصة من مصرف الإمارات العربية المتحدة المركزي

Abu Dhabi Islamic BankPublic Joint Stock Company is licensed by the Central Bank of the UAE.

Banking Services and Tariff Board

5% Value Added Tax (VAT) will be additionally added to the amount of the Banking Services fee and charges mentioned below unless explicitly mentioned that VAT is not applicable or inclusive in such amount.

Personal Accounts

	(in $)
Account Monthly Minimum Balance	
Current Account, Declare Account (current account without cheque book), Saving Account, Ghina Salary Accounts, and Ghina Savings Accounts	3000
Current Account, Saving Account, Ghina Salary Accounts, and Ghina Savings Accounts per month[1]	10000
Current Account, Declare Account, Saving Account, Ghina Salary Accounts, and Ghina Savings Account	100
Monthly Service Fee for Mazaya Services	100
Monthly Service fee for ADIB EMRES account	2
Minimum amount required to be eligible to earn profit (if any)	5000
Minimum amount required to be eligible to earn profit (if any) (if monthly activeness) profits are distributed on the first day of the calendar month following the monthly profit calculation period***	5000
Investment Deposit Account and Short Term Investment Account	
Minimum amount required to open Short Term Investment Account, Short Term Investment accounts	10000
Minimum amount required to open Short Term Investment Account	10000
Minimum amount required to open Investment Deposit Account	10000
Account closing within 6 months from date of opening	100
Account Balance Certificate	10 (Through the Mobile App)
Duplicate Account Statement for Rise Banking Services customers	10 (Through the Mobile App)
Duplicate statement of account	25 (Through the Mobile App)
Duplicate Account Statement for Rise Banking Services customers	15 (free through the Mobile App)
Duplicate Account Statement for Mazaya Banking services customers	25
Document/Cheque copy	AED 10 for less than 1 year, AED 20 over 1 year
Liability Certificate	50
Clearance Certificate	50
Other Certificate	Free
Cheque Instructions	
Setting up	50
Setting up for Mazaya Banking Services customers	Free
Setting up for Rise Banking services customers	Free
Per transaction	Free
System auto transfer (account to account)	Free
Cheque Book	
Cheque Book (one cheque book of 25 leaf)	25
Subsequent Cheques	10
Subsequent Cheque Book for Rise Banking services customers	Free
Subsequent Cheque Book for Mazaya Banking services customers	Free
Clearing cheques in UAE	25
Clearing cheques out of UAE	25 US Dollar
Returned cheques	100
Special clearing	205
Stop payment (per request)	50
Certified cheque issuance	50
Post dated Cheques (Not related to financing)	25
Demand Draft	
Issuance to customers	30
Issuance of Mazaya Banking Services Customers	Free
Issuance of demand draft/ manager's cheques for Mazaya Banking services customers	Free
Payment order/Manager's cheque	30
Stop payment request	50
Cancellation of Cheques issued in foreign currencies [Same Day][16]	Prevailing Exchange Rate of the Bank (Buying and/or Selling as applicable)
Stop Payment	50
Debit Cards	
Debit Card	
Issuance	مجانا
Replacement	25
ADIB Etihad Guest Debit Card (Optional)	
Annual Fees	
Classic	مجانا
Gold	Free
Gold infinite	Free
Replacement Fee	
Classic	25
Gold	25
Gold infinite	25

Daily ADIB Cards Cash Withdrawal and Purchases Limit

Card Type	Daily Cash Withdrawal limit	Daily Purchases limit
Classic	25,000	30,000
Gold	30,000	35,000
Mazaya	35,000	100,000
Gold	40,000	100,000
Diamond	60,000	100,000

Abu Dhabi Islamic Bank ("ADIB or Bank") ATM	
Cash Withdrawal/Deposit	Free
Balance Inquiry	Free
Mini-statement (last 5 transactions)	Free
Change PIN (Personal ID Number)	Free
Utility Bill payment (ADDC, AAD, DEWA, SEWA, Etisalat)	Free
Using NON-ADIB ATM IN THE UAE	
Cash Withdrawal	2
Cash withdrawal for Mazaya Banking services customers	4 free transactions a month (AED 2 for any additional transaction)
Balance Inquiry	1
Decline for insufficient funds	1
Using OTHER GCC SWITCH ATM	
Cash Withdrawal	As per host country system
Balance Inquiry	As per host country system
Using NON GCC ATM	
Cash Withdrawal	As per host country system
Non-AED Transaction Service Fee[17] (VAT is not applicable)	1.99%
Non-AED Retail Purchase Transaction	
Non-AED Transaction Service Fee	1.99%
AED International Transaction Service Fee[8]	2.75%
Point of Sale Retail	25
ADIB Credit Cards	
ADIB Etihad Visa Card	
Annual fee	99
Supplementary Card Annual Fee	4 Free (AED 99 for any other additional card)
ADIB Etihad Visa Platinum Card	
Annual fee	199
Supplementary Card Annual Fee	4 Free (AED 199 for any other additional card)
ADIB Cashback Cards	
Annual Fee	
ADIB Cashback Visa Card	500
ADIB Cashback Visa Platinum Card	1000
ADIB New Cashback Visa Card	99
Supplementary Card Annual Fee	
ADIB Visa Cashback Card	4 Free (AED 99 for any other additional card)
ADIB Visa Cashback Platinum Card	4 Free (AED 199 for any other additional card)
ADIB New Cashback Visa Card	4 Free (AED 99 for any other additional card)
ADIB Etihad Guest Cards	
Annual Fees	
ADIB Etihad Guest Classic Card	500
ADIB Etihad Guest Gold Card	1000
ADIB Etihad Guest Visa Platinum Card	2000
ADIB Etihad Guest Visa Infinite Card	2500
ADIB Etihad Guest Signature Card (VAT is Not applicable)	3000
Self-funded ADIB Etihad Guest Classic Card	350
Self-funded ADIB Etihad Guest Gold Card	350
Self-funded ADIB Etihad Guest Visa Platinum Card	750
Supplementary Card Annual Fee	
ADIB Etihad Guest Classic Card	4 Free (AED 500 for any other additional card)
ADIB Etihad Guest Gold Card	4 Free (AED 1000 for any other additional card)
ADIB Etihad Guest Visa Platinum Card	4 Free (AED 2000 for any other additional card)
ADIB Etihad Guest Visa Infinite Card	4 Free (AED 2500 for any other additional card)
ADIB Etihad Guest Visa Platinum Card (VAT is Not applicable)	1 Free (AED 3000 for any other additional card)
Self-funded ADIB Etihad Guest Classic Card	4 Free (AED 350 for any other additional card)
Self-funded ADIB Etihad Guest Gold Card	4 Free (AED 350 for any other additional card)
Self-funded ADIB Etihad Guest Visa Platinum Card	4 Free (AED 750 for any other additional card)
ADIB SHABB Cards	
Annual Fees	
ADIB SHABB Visa Infinite Card	999
ADIB SHABB Visa Platinum Card	199
Supplementary Card Annual Fee	
ADIB SHABB Visa Infinite Card	4 Free (AED 999 for any other additional card)
ADIB SHABB Visa Platinum Card	4 Free (AED 199 for any other additional card)
ADIB Etihad Cards	
Annual Fee	
ADIB Etihad Classic Card	299
ADIB Etihad Gold Card	299
ADIB Etihad Visa Signature Card	1199
Supplementary Card Annual Fee	
ADIB Etihad Classic Card	4 Free
ADIB Etihad Gold Card	4 Free (AED 299 for any other additional card)
ADIB Etihad Visa Signature Card	4 Free (AED 1199 for any other additional card)
ADIB Sindbad Cards	
Annual Fee	
ADIB Sindbad Classic Card	Free
ADIB Sindbad Gold Card	299
ADIB Sindbad Visa Platinum Card	999
ADIB Sindbad Visa Signature Card	1199
Supplementary Card Annual Fee	
ADIB Sindbad Classic Card	4 Free
ADIB Sindbad Gold Card	4 Free (AED 299 for any other additional card)
ADIB Sindbad Visa Platinum Card	4 Free (AED 999 for any other additional card)
ADIB Sindbad Visa Signature Card	4 Free (AED 1199 for any other additional card)
ADIB MasterCard	
Annual Fee	299
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)
ADIB Rewards Rewards Exclusive Card	
Annual Fee	1250
Supplementary Card Annual Fee	4 Free (AED 1250 for any other additional card)
ADIB Football Card	
Annual Fee	250
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
ADIB Fast Card	
Annual Fee	250
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
ADIB Value Card	
Annual Fee	N/A
Supplementary Card Annual Fee	Free
ADIB Values Card	
Annual Fee	مجانا
Supplementary Card Annual Fee	4 مجانا (AED 250 for any other additional card)
ADIB Edge Card	
Annual Fee	750
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
ADIB Rewards Card	
Annual Fee	199
Supplementary Card Annual Fee	4 Free (AED 199 for any other additional card)
ADIB Cashing Cash Signature Card	
Annual Fee	299
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)
ADIB Boldness Cash Infinite Card	
Annual Fee	2000
Supplementary Card Annual Fee	4 Free (AED 2000 for any other additional card)
ADIB Emirates Skywards Cards	
ADIB Emirates Skywards Visa Signature Card	1500
ADIB Emirates Skywards Visa Infinite Card	**4,000** with fast track to Gold tier / **2500** without fast track to Gold tier
Supplementary Card Annual fee	
ADIB Emirates Skywards World Card	4 Free (AED 1500 for any other additional card)
ADIB Emirates Skywards World Elite Card	4 Free (AED 4,000 for any other additional card)
Other ADIB Credit Cards	
ADIB Etihad Guest Visa Platinum GBP Card (VAT is Not applicable)	GBP 75
Other ADIB Covered Cards	75
Profit Rate (from there is a Murabaha)[1]	
Profit Rate (applicable on new Covered Cards issued from 15 February 2024 onwards.)	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
With salary transfer	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
Without salary transfer	3.0% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
With salary transfer (ADIB New Cashback Visa Card)	3.49% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
Without salary transfer (ADIB New Cashback Visa Card)	3.49% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
Without salary transfer (ADIB Edge Card)	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
With salary transfer (ADIB Etihad Guest Visa Platinum GBP Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
Without salary transfer (ADIB Etihad Guest Visa Platinum GBP Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Exceed Visa Infinite Card	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Exceed Visa Online Cards	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Fast Card	3.83% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For Booking.com Signature Card (applicable on cards issued from 18 December 2023)	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Etihad Guest Visa Platinum Card	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Emirates Skywards Cards (Classic, Gold, Platinum & Signature)	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Emirates Skywards Cards (World and World Elite)	3.33% flat rate per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Rewards Card	50 minimum 99
Transfer of Excess Funds over the Cash Cover from Cash Account	30
At Etihad Credit Bureau Fee	30
Donation Commission Charge in case of Late Payment Event[18] (VAT is not applicable)	100
Using for International Purchase Transaction	
Non-AED Transaction Service Fee[8]	2.30%
AED International Transaction Service Fee[8]	2.75%
Copy of Additional Statement Fee	25

Product	Transaction Transfer Fee*	Applicable Monthly Profit Rate**
Cash on Call	Up to 3%	Up to 5%
Easy Cash	Up to 3%	Up to 2%
Easy Instalment Plan (EIP)	Free	Up to 1%
Buy-Now-Pay-Later	Up to 3%	0%

*The applicable transfer fee is calculated based on the amount of the transaction that is related to EIP credit limit, up to 3% or up to 3% is applicable for the agreed upon tenor, and with no processing fee.

Remittance and Exchanges

Exchange Rate on Inward and Outward Remittances	
Foreign currency and cross-currency transfers (For example, AED-to-USD, GBP-to-EUR, USD-to-SAR, etc.)	Prevailing Exchange Rate of the Bank (Buying and/or Selling as applicable)
UAE Dirham currency (AED) (For example, AED-to-USD, USD-to-AED, etc.)	1.1
Inward Transfers and Remittances	
UAE Dirham currency (AED)	Free
Foreign currency and cross-currency transfers with REMOCUR charge code (For example, USD-to-AED, GBP-to-EUR, AED-to-SAR, CAD-to-SAR, etc.)	Free
Foreign currency and cross-currency transfers with SWIFTGPI charge code (For example, USD-to-AED, GBP-to-EUR, AED-to-SAR, GBP-to-CAD, etc.)	Free
Credit amount of up to AED 50 equivalent	Free
>Credit amount between AED 50.01 to AED 1,000 equivalent	37.5
>Credit amount between AED 1,000.01 to AED 1,000 equivalent	50
>Credit amount equivalent to AED 1,000.01 and above	75
Fees and Charges of the Remittance Bank, Correspondent Bank, Intermediary Bank, and/or Service Provider (if any)	May vary according to source and/or destination country, currency, and correspondent bank
Outward Transfers and Remittances	**Through ADIB Mobile App / Internet Banking / Digital Channel** / **Through ADIB Branches**
Transfers within ADIB - UAE Dirham and foreign currency	Free / Free
Transfers within UAE - UAE Dirham	0.50 (for UAEFTS and 1 (for UAEFTS)
Transfers within UAE - Foreign Currency	25 / 100
International Transfers - UAE Dirham and Foreign Currency	25 / 100
Transfer Advice / Confirmation to the beneficiary	Free (Advices are available on Mobile App and Internet Banking) / 100
Cancellation, Recall, Amendments, and Inquiries for Outward Transfers	Not Available / 100
Fees and Charges of the Remittance Bank, Correspondent Bank, Intermediary Bank, and/or Service Provider (if any)	May vary according to source and/or destination country, currency, and correspondent bank
Fee and Charges for specific accounts and segments	
Transfers within UAE - UAE Dirham (for Mazaya Banking)	Free / 100
Transfers within UAE (Foreign Currency) and International Transfers (UAE Dirham and Foreign Currency) (for Mazaya Banking)	Free / 100
Transfers within UAE (Foreign Currency) and International Transfers (UAE Dirham and Foreign Currency) (for Rise Banking)	10 / 100
Aani Transfers and Payments	**Through ADIB Mobile App and Aani App** / **Through ADIB Branches**
Transfer Money	0.50 / Not Available
Request Money (send request to receive money)	Free / Not Available
Request Money (send request to send money)	Free / 100
Scan and Pay (Personal, Business, Merchant)	0.5 (Static QR Code) / Free (Dynamic QR Code)
Split Bill (Send Request, Approve Request, Scan and Pay)	Free / Not Available

Loans

Personal Finance

Profit Rate[1]	Debt Settlement	Other Personal Finance Products
Reducing Balance Rate[1]	6.99%	5.49% - 20%

DDA Charges

Direct Debit Authority (DDA) set up charges	100
DDA amendment charges	100
DDA cancellation	100
DDA insufficient fund charges	25 (First time only)

Car Finance (Fees and charges applicable if the financing is cancelled)

Car Finance	1% of financing amount (minimum AED 500, maximum AED 2500)
Personal Finance(Applicable to all products including Tadawul - Nominee Account)	1% of financing amount (minimum AED 500, maximum AED 2500)
Total Shares Brokerage Fees (Buy and sale) (Applicable to Tadawul Non-Nominee Account only)	For DFM - 0.55% of trading amount (Max: AED 2,475)[8]
	For ADX - 0.30% of trading amount (Max: AED 2,475)[8]
Non-varied profit in early partial/full settlement of Auto Finance	1% of outstanding Murabaha cost
Non-varied profit in early partial/full settlement of Personal Finance	Maximum of 1% of outstanding Murabaha cost or AED 10,000
Instalment Postponement Fee	Free
Changing Post dated Cheque	Free
Late Instalment Fee Charity in case of Late Payment Event[18] (VAT is not applicable)	100
At Etihad Credit Bureau Fee	30

Home Finance[10]

Profit Rate	Breakdown	Minimum Rate Applied
Variable Financing Profit Rate	1m EIBOR + ADIB margin (Minimum Rate applied)	3% per annum (calculated on reducing balance)
Fixed Financing Profit Rate	Fixed financing profit rate charged during the applied period	3% - 6% per annum (calculated on reducing balance)
	Variable Financing profit rate for the remaining tenor	
Advance Rental Payment for new loans	Upto 3% of finance amount (minimum AED 5,000 and Maximum AED 30,000 (if applicable)	
Advance Rental Payment for requests for transfer of existing financing to change (profit rate, finance tenor, monthly rental payment, mortgage degree or property ownership) is AED 3,000 (if applicable)		

Sheikh Zayed Housing Program (SZHP) additional Home Finance over and above profit free portion of SZHP finance

Profit Rate	Breakdown	Minimum Rate Applied
Variable Financing Profit Rate	1m EIBOR + ADIB margin (Minimum Rate applied)	1% per annum (calculated on reducing balance)
Advance Rental Payment for new finance: Nil		

Issuance of Other Certificate	75
Issuance of No Objection Certificate	150
Issuance of Clearance letter (Mortgage Release)	150
Request for non-standard statement or copy of original documentation	100
Property swap charges	1,320 (Including evaluation)
Early settlement	1% of Outstanding Loan Amount or AED 10,000 whichever is less
Partial settlement	1% of partial settlement amount or AED 10,000 whichever is less in accordance with the applicable structure
Credit Bureau Report Fees	30 per report
Takaful Rental To Life (Monthly Contribution)[Note 19] (VAT is Not applicable)	0.05% charged monthly on the Outstanding Base Amount (Finance Outstanding Amount)
	The rate may increase subject to Health declaration / Medical Test
Takaful Rental To Life Single Contribution[Note 19]	Customer can pay a single contribution Takaful cover from any UAE registered Takaful provider and assign the policy to ADIB
Real Estate Finance	
Processing Fee	An amount equivalent to 0.5% of finance amount as a minimum and up to 1% as a maximum + VAT to be added in the first rental payment (if applicable)
Early Settlement Fees	1% of the principal O/S balance amount + VAT (if applicable)
Partial Settlement Fees	As quoted by the valuer
Issuance of Other Certificate	75
Issuance of No Objection Certificate	150
Issuance of Clearance Letter (Mortgage Release)	150
Copy of original documentation (Stamped)	100

Other Services

ADIB Yusr - Salary Advance Finance

Murabaha Cost Amount	Monthly Murabaha Flat Profit Rate		Annual Murabaha Flat Profit Rate	
	Approved Employee	Non Approved Employer	Approved Employee	Non Approved Employer
Up to AED 14,999	3.49%	3.99%	41.88%	47.88%
From AED 15k to 29,999	2.49%	2.99%	29.88%	35.88%
AED 30k and above	1.99%	2.49%	23.88%	29.88%

AI Ethad Credit Bureau fee for ADB Yusr - Salary Advance Finance	30
ADIB Mobile Banking Application, SMS Banking, Phone Banking, or ADIB Internet Banking	Free
Covered Card Takaful Protection Contribution Amount (optional)	
Monthly Contribution Amount (Inclusive VAT)	0.77 fils per AED 100 of the Present Balance in the card monthly statement
Personal Finance Takaful Protection (optional)	
Single Contribution Amount (Inclusive VAT)	Starting from 1.25% of the initial / outstanding finance amount
Safe Deposit Box (Yes) - (Annual rental charges payable in advance)	
Small (3"5"3"5")	700
Medium (6"5"3"5")	1,000
Big (10"5"3"5")	1,600
Large (15"5"3"5")	2,000
Replacement Key	1,000
Safe Deposit Box Security Deposit	1000

Other Services	
Cheque Book	
Cheque Book (25 leaf)	25
Subsequent Cheques	10
Subsequent Cheque Book for Rise Banking services customers	Free
Subsequent Cheque Book for Mazaya Banking services customers	Free
Clearing cheques in UAE	25
Clearing cheques out of UAE	25 US Dollar
Returned cheques	100
Special clearing	205
Stop payment (per request)	50
Certified cheque issuance	50
Post dated Cheques (Not related to financing)	25
Demand Draft	
Issuance to customers	30
Issuance of Mazaya Banking Services Customers	Free
Issuance of demand draft/ manager's cheques for Mazaya Banking services customers	Free
Payment order/Manager's cheque	30
Stop Payment request	50
Cancellation of Cheques issued in foreign currencies [Same Day][16]	Prevailing Exchange Rate of the Bank (Buying and/or Selling as applicable)
Stop Payment	50
Debit Cards	
Debit Card	
Issuance	مجانا
Replacement	25
ADIB Etihad Guest Debit Card (Optional)	
Annual Fees	
Classic	مجانا
Gold	Free
Gold infinite	Free
Replacement Fee	
Classic	25
Gold	25
Gold infinite	25

Daily ADIB Cards Cash Withdrawal and Purchases Limit

Card Type	Daily Cash Withdrawal limit	Daily Purchases limit
Classic	25,000	30,000
Gold	30,000	35,000
Mazaya	35,000	100,000
Gold	40,000	100,000
Diamond	60,000	100,000

Abu Dhabi Islamic Bank ("ADIB or Bank") ATM	
Cash Withdrawal/Deposit	Free
Balance Inquiry	Free
Mini-statement (last 5 transactions)	Free
Change PIN (Personal ID Number)	Free
Utility Bill payment (ADDC, AAD, DEWA, SEWA, Etisalat)	Free
Using NON-ADIB ATM IN THE UAE	
Cash Withdrawal	2
Cash withdrawal for Mazaya Banking services customers	4 free transactions a month (AED 2 for any additional transaction)
Balance Inquiry	1
Decline for insufficient funds	1
Using OTHER GCC SWITCH ATM	
Cash Withdrawal	As per host country system
Balance Inquiry	As per host country system
Using NON GCC ATM	
Cash Withdrawal	As per host country system
Non-AED Transaction Service Fee[17] (VAT is Not applicable)	1.99%
Non-AED Retail Purchase Transaction	
Non-AED Transaction Service Fee	1.99%
AED International Transaction Service Fee[8]	2.75%
Point of Sale Retail	25
ADIB Credit Cards	
ADIB Etihad Visa Card	
Annual fee	99
Supplementary Card Annual Fee	4 Free (AED 99 for any other additional card)
ADIB Etihad Visa Platinum Card	
Annual fee	199
Supplementary Card Annual Fee	4 Free (AED 199 for any other additional card)
ADIB Cashback Cards	
Annual Fee	
ADIB Cashback Visa Card	500
ADIB Cashback Visa Platinum Card	1000
ADIB New Cashback Visa Card	99
Supplementary Card Annual Fee	
ADIB Visa Cashback Card	4 Free (AED 99 for any other additional card)
ADIB Visa Cashback Platinum Card	4 Free (AED 199 for any other additional card)
ADIB New Cashback Visa Card	4 Free (AED 99 for any other additional card)
ADIB Etihad Guest Cards	
Annual Fees	
ADIB Etihad Guest Classic Card	500
ADIB Etihad Guest Gold Card	1000
ADIB Etihad Guest Visa Platinum Card	2000
ADIB Etihad Guest Visa Infinite Card	2500
ADIB Etihad Guest Signature Card (VAT is Not applicable)	3000
Self-funded ADIB Etihad Guest Classic Card	350
Self-funded ADIB Etihad Guest Gold Card	350
Self-funded ADIB Etihad Guest Visa Platinum Card	750
Supplementary Card Annual Fee	
ADIB Etihad Guest Classic Card	4 Free (AED 500 for any other additional card)
ADIB Etihad Guest Gold Card	4 Free (AED 1000 for any other additional card)
ADIB Etihad Guest Visa Platinum Card	4 Free (AED 2000 for any other additional card)
ADIB Etihad Guest Visa Infinite Card	4 Free (AED 2500 for any other additional card)
ADIB Etihad Guest Visa Platinum Card (VAT is Not applicable)	1 Free (AED 3000 for any other additional card)
Self-funded ADIB Etihad Guest Classic Card	4 Free (AED 350 for any other additional card)
Self-funded ADIB Etihad Guest Gold Card	4 Free (AED 350 for any other additional card)
Self-funded ADIB Etihad Guest Visa Platinum Card	4 Free (AED 750 for any other additional card)
ADIB SHABB Cards	
Annual Fees	
ADIB SHABB Visa Infinite Card	999
ADIB SHABB Visa Platinum Card	199
Supplementary Card Annual Fee	
ADIB SHABB Visa Infinite Card	4 Free (AED 999 for any other additional card)
ADIB SHABB Visa Platinum Card	4 Free (AED 199 for any other additional card)
ADIB Etihad Cards	
Annual Fee	
ADIB Etihad Classic Card	299
ADIB Etihad Gold Card	299
ADIB Etihad Visa Signature Card	1199
Supplementary Card Annual Fee	
ADIB Etihad Classic Card	4 Free
ADIB Etihad Gold Card	4 Free (AED 299 for any other additional card)
ADIB Etihad Visa Signature Card	4 Free (AED 1199 for any other additional card)
ADIB Sindbad Cards	
Annual Fee	
ADIB Sindbad Classic Card	Free
ADIB Sindbad Gold Card	299
ADIB Sindbad Visa Platinum Card	999
ADIB Sindbad Visa Signature Card	1199
Supplementary Card Annual Fee	
ADIB Sindbad Classic Card	4 Free
ADIB Sindbad Gold Card	4 Free (AED 299 for any other additional card)
ADIB Sindbad Visa Platinum Card	4 Free (AED 999 for any other additional card)
ADIB Sindbad Visa Signature Card	4 Free (AED 1199 for any other additional card)
ADIB MasterCard	
Annual Fee	299
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)
ADIB Rewards Rewards Exclusive Card	
Annual Fee	1250
Supplementary Card Annual Fee	4 Free (AED 1250 for any other additional card)
ADIB Football Card	
Annual Fee	250
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
ADIB Fast Card	
Annual Fee	250
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
ADIB Value Card	
Annual Fee	N/A
Supplementary Card Annual Fee	Free
ADIB Values Card	
Annual Fee	مجانا
Supplementary Card Annual Fee	4 مجانا (AED 250 for any other additional card)
ADIB Edge Card	
Annual Fee	750
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
ADIB Rewards Card	
Annual Fee	199
Supplementary Card Annual Fee	4 Free (AED 199 for any other additional card)
ADIB Cashing Cash Signature Card	
Annual Fee	299
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)
ADIB Boldness Cash Infinite Card	
Annual Fee	2000
Supplementary Card Annual Fee	4 Free (AED 2000 for any other additional card)
ADIB Emirates Skywards Cards	
ADIB Emirates Skywards Visa Signature Card	1500
ADIB Emirates Skywards Visa Infinite Card	**4,000** with fast track to Gold tier / **2500** without fast track to Gold tier
Supplementary Card Annual fee	
ADIB Emirates Skywards World Card	4 Free (AED 1500 for any other additional card)
ADIB Emirates Skywards World Elite Card	4 Free (AED 4,000 for any other additional card)
Other ADIB Covered Cards	
ADIB Etihad Guest Visa Platinum GBP Card (VAT is Not applicable)	GBP 75
Other ADIB Covered Cards	75
Profit Rate (from there is a Murabaha)[1]	
Profit Rate (applicable on new Covered Cards issued from 15 February 2024 onwards.)	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
With salary transfer	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
Without salary transfer	3.0% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
With salary transfer (ADIB New Cashback Visa Card)	3.49% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
Without salary transfer (ADIB New Cashback Visa Card)	3.49% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
Without salary transfer (ADIB Edge Card)	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
With salary transfer (ADIB Etihad Guest Visa Platinum GBP Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
Without salary transfer (ADIB Etihad Guest Visa Platinum GBP Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Exceed Visa Infinite Card	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Exceed Visa Online Cards	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Fast Card	3.83% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For Booking.com Signature Card (applicable on cards issued from 18 December 2023)	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Etihad Guest Visa Platinum Card	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Emirates Skywards Cards (Classic, Gold, Platinum & Signature)	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Emirates Skywards Cards (World and World Elite)	3.33% flat rate per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Rewards Card	50 minimum 99
Transfer of Excess Funds over the Cash Cover from Cash Account	30
At Etihad Credit Bureau Fee	30
Donation Commission Charge in case of Late Payment Event[18] (VAT is not applicable)	100
Using for International Purchase Transaction	
Non-AED Transaction Service Fee[8]	2.30%
AED International Transaction Service Fee[8]	2.75%
Copy of Additional Statement Fee	25

Product	Transaction Transfer Fee*	Applicable Monthly Profit Rate**
Cash on Call	Up to 3%	Up to 5%
Easy Cash	Up to 3%	Up to 2%
Easy Instalment Plan (EIP)	Free	Up to 1%
Buy-Now-Pay-Later	Up to 3%	0%

*The applicable transfer fee is calculated based on the amount of the transaction that is related to EIP credit limit, up to 3% or up to 3% is applicable for the agreed upon tenor, and with no processing fee.

Remittance and Exchanges

Exchange Rate on Inward and Outward Remittances	
Foreign currency and cross-currency transfers (For example, AED-to-USD, GBP-to-EUR, USD-to-SAR, etc.)	Prevailing Exchange Rate of the Bank (Buying and/or Selling as applicable)
UAE Dirham currency (AED) (For example, AED-to-USD, USD-to-AED, etc.)	1.1
Inward Transfers and Remittances	
UAE Dirham currency (AED)	Free
Foreign currency and cross-currency transfers with REMOCUR charge code (For example, USD-to-AED, GBP-to-EUR, AED-to-SAR, CAD-to-SAR, etc.)	Free
Foreign currency and cross-currency transfers with SWIFTGPI charge code (For example, USD-to-AED, GBP-to-EUR, AED-to-SAR, GBP-to-CAD, etc.)	Free
>Credit amount of up to AED 50 equivalent	Free
>Credit amount between AED 50.01 to AED 1,000 equivalent	37.5
>Credit amount between AED 1,000.01 to AED 1,000 equivalent	50
>Credit amount equivalent to AED 1,000.01 and above	75
Fees and Charges of the Remittance Bank, Correspondent Bank, Intermediary Bank, and/or Service Provider (if any)	May vary according to source and/or destination country, currency, and correspondent bank
Outward Transfers and Remittances	**Through ADIB Mobile App / Internet Banking / Digital Channel** / **Through ADIB Branches**
Transfers within ADIB - UAE Dirham and foreign currency	Free / Free
Transfers within UAE - UAE Dirham	0.50 (for UAEFTS and 1 (for UAEFTS)
Transfers within UAE - Foreign Currency	25 / 100
International Transfers - UAE Dirham and Foreign Currency	25 / 100
Transfer Advice / Confirmation to the beneficiary	Free (Advices are available on Mobile App and Internet Banking) / 100
Cancellation, Recall, Amendments, and Inquiries for Outward Transfers	Not Available / 100
Fees and Charges of the Remittance Bank, Correspondent Bank, Intermediary Bank, and/or Service Provider (if any)	May vary according to source and/or destination country