ADIB

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

لائحة الرسوم والخدمات المصرفية

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

Personal Accounts

	(in AED)[1]
Account Monthly Minimum Balance	
Current Account, Electron Account (current account without cheque book), Saving Account, Ghina Salary Accounts, and Ghina Savings Account	3000
Monthly Fall Below Fee if Account balance goes below AED3000 during any month[2]	
Current Account, Electron Account, Saving Account, Ghina Salary Accounts, and Ghina Savings Account	25
Monthly Service Fee For Mazaya Services	100
Monthly Service fee for ADIB XPRESS account	25
Minimum amount required to be eligible to earn profit (if any)	
Saving, Ghina Salary Accounts, Ghina Saving and Banoon account, 3 month profits (if any) are distributed on the first of January, April, July and October	5000
Investment Deposit Account and Short Term Investment Account	
Minimum amount required to be eligible to earn profit (if any) for both 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	50
Account Balance Certificate For Rise Banking Services customers	25
Duplicate statement of account	25
Duplicate Account Statement for Rise Banking Services customers	15
Duplicate Account Statement for Mazaya Banking services customers	Free
Document/Cheque copy	AED 10 for less than 1 year, AED 20 over 1 year
Liability Certificate	50
Clearance Certificate	50
Other Certificate	Free
Standing 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
Charitable donation	Free

Cheques

First chequebook (one cheque book of 25 leaf)	Free
Subsequent Cheque	25
Subsequent Cheque Book for Rise Banking services customers	10
Subsequent Cheque Book for Mazaya Banking services customers	Free
Clearing cheques in UAE	Free
Clearing cheques out of UAE	25 US Dollar
Returned cheques	100
Special clearing	205
Stop payment(per request)	50
Certified cheque issuance	30
Post dated Cheques (Not related to financing)	25

Demand Draft

Issuance to customer	30
Issuance to Rise Banking Services Customers	20
Issuance of demand drafts/ manager's cheques for Mazaya Baking services customers	Free
Payment order/Manager's cheque	30
Courier Service	100
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	
New	Free
Replacement	25
ADIB Etihad Guest Debit Card (Optional)	
Annual Fees	
Classic	Free
Gold	Free
Visa Infinite	Free
Replacement Fee	
Classic	25
Gold	25
Visa Infinite	25

Daily Debit Cards Cash Withdrawal and Purchases Limit

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

Using Abu Dhabi Islamic Bank ("ADIB/or Bank") ATM	
Cash Withdrawal/Deposit	Free
Balance Inquiry	Free
Mini-statement (last 5 transactions)	Free
Transfer within ADIB accounts	Free
Utility Bill payment (ADDC, AADC, 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[3] (VAT is Not applicable)	1.99%
Using for International Purchase Transaction	
Non-AED Transaction Service Fee[13]	1.99%
AED International Transaction Service Fee[14]	1.99%
Copy of Sales Receipt	25

Covered Cards

ADIB Exceed Visa Card	
Annual Fees	99
Supplementary Card Annual Fee	4 Free (AED 99 for any other additional card)
ADIB Exceed Visa Platinum Card	
Annual Fees	199
Supplementary Card Annual Fee	4 Free (AED 199 for any other additional card)
ADIB Cashback Cards	
Annual Fees	
ADIB Visa Cashback Card[4]	500
ADIB Cashback Visa Platinum Card[4]	1000
ADIB New Cashback Visa Card	99
Supplementary Card Annual Fee	
ADIB Visa Cashback Card	4 Free (AED 500 for any other additional card)
ADIB Cashback Visa Platinum Card	4 Free (AED 1000 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 Platinum GBP Card (VAT is Not applicable)	GBP 150
Self-funded ADIB Etihad Guest Classic Card	200
Self-funded ADIB Etihad Guest Gold Card	350
Self-funded ADIB Etihad Guest Visa Platinum Card	700
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 Platinum GBP Card (VAT is Not applicable)	1 Free (GBP 150 for any other additional card)
Self-funded ADIB Etihad Guest Classic Card	4 Free (AED 200 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 700 for any other additional card)
ADIB Etisalat Cards	
Annual Fees	
ADIB Etisalat Classic Card	Free
ADIB Etisalat Gold Card	299
ADIB Etisalat Visa Platinum Card	999
ADIB Etisalat Visa Signature Card	1199
Supplementary Card Annual Fee	
ADIB Etisalat Classic Card	4 Free
ADIB Etisalat Gold Card	4 Free (AED 299 for any other additional card)
ADIB Etisalat Visa Platinum Card	4 Free (AED 999 for any other additional card)
ADIB Etisalat Visa Signature Card	4 Free (AED 1199 for any other additional card)
ADIB Smiles Cards	
Annual Fees	
ADIB Smiles Classic Card	Free
ADIB Smiles Gold Card	299
ADIB Smiles Visa Platinum Card	999
ADIB Smiles Visa Signature Card	1199
Supplementary Card Annual Fee	
ADIB Smiles Classic Card	4 Free
ADIB Smiles Gold Card	4 Free (AED 299 for any other additional card)
ADIB Smiles Visa Platinum Card	4 Free (AED 999 for any other additional card)
ADIB Smiles Visa Signature Card	4 Free (AED 1199 for any other additional card)
ADIB Dana MasterCard	
Annual Fee	299
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)
ADIB Rotana 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	Free
Supplementary Card Annual Fee	N/A
ADIB Value Card	
Annual Fee	Free
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
ADIB Value+ Card	
Annual Fee	Free
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
ADIB Edge Card	
Annual Fee[5]	750
Supplementary Card Annual Fee[6]	4 Free (AED 250 for any other additional card)
ADIB Spice Card	
Annual Fee[7]	199
Supplementary Card Annual Fee	4 Free (AED 199 for any other additional card)
ADIB Booking.com Signature Card	
Annual Fee	299
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)
ADIB Booking.com Infinite Card	
Annual Fee	2000
Supplementary Card Annual Fee	4 Free (AED 2000 for any other additional card)
ADIB Emirates Skywards Card	
Annual fee	
ADIB Emirates Skywards World Card	1500
ADIB Emirates Skywards World Elite Card	4500
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 4500 for any other additional card)
Replacement Fee	
ADIB Etihad Guest Visa Platinum GBP Card (VAT is Not applicable)	GBP 15
Other ADIB Covered Cards[8]	75
Profit rate (in case there is a Murabaha) [9]	
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	3.09% 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)[10]	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 Card	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Exceed Visa Platinum Card	3.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
For ADIB Fast Card	0.83% 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 Booking.com Cards (Signature and Infinite)	0.83% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)
and ADIB Smiles cards (Classic, Gold, Platinum & Signature)	3.29% 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)
ATM Cash Withdrawal Fee[11]	3% minimum 99
Transfer of Excess Funds over the Cash Cover from Card to Account	100
Al Etihad Credit Bureau Fee	21
Donation Commitment to Charity in case of Late Payment Event[12] (VAT is not applicable)	100
Temporary Increase Limit Fee	50
Using for International Purchase Transaction	
Non-AED Transaction Service Fee[13]	2.30%
AED International Transaction Service Fee[14]	1.99%
Copy of Additional Statement Fee	45

Transfers and Remittances

Exchange Rate on Inward and Outward Remittances	
Exchange Rate applicable on foreign currency transfers, for example, USD inward received in an AED account, or EUR sent outward from an AED account	Prevailing Exchange Rate will apply [15]
Exchange Rate applicable on same currency transfers,for example, GBP inward received in a GBP account, or USD sent outward to a USD account	1:1
Inward Transfers and Remittances	
Fees and Charges for Inward Remittance received in AED currency from a bank in the UAE and credited to an account with ADIB	Free
Fees and Charges for Inward Remittance received in any currency from a bank outside the UAE, or foreign currency transfer received from a bank in the UAE, and credited to an account with ADIB, the below conditions will apply:	
• **If received with charge code REM or OUR, for any credit amount**	Free
• **If received with charge code SHA or BEN, below conditions apply:**	
• Credit amount of up to AED 500 equivalent	Free
• Credit amount between AED 500.01 to AED 1,000 equivalent	37.5
• Credit amount between AED 1,000.01 to AED 1,500 equivalent	50
• Credit amount equivalent to AED 1,500.01 and above	75
Correspondent Bank Fees and Charges (if any)	May vary according to source and/or destination country, currency, and correspondent bank
Outward Transfers and Remittances	
•Transfers and Remittances submitted through ADIB Branch	
• Transfers between own ADIB accounts in the UAE in any currency	Free
• Transfer to other ADIB accounts in ADIB in the UAE in any currency	Free
• AED to AED Currency Transfer to ADIB Covered Cards	Free
• AED to AED Currency Transfers, to other bank accounts or to other bank cards, in the UAE	5
• Foreign Currency transfers to other bank accounts in the UAE or outside the UAE	100
Transfers submitted through ADIB Online / Digital Channels	
• Transfers between own ADIB accounts in the UAE in any currency	Free
• Transfer to other ADIB accounts in ADIB in the UAE in any currency	Free
• AED to AED Currency Transfer to ADIB Covered Cards	Free
• AED to AED Currency Transfers, to other bank accounts or to other bank cards, in the UAE from **ADIB XPRESS account**	5 free transactions a month (AED 1 for UAEFTS - 0.50 for UAEIPI for any additional transaction)
• AED to AED Currency Transfers, to other bank accounts or to other bank cards, in the UAE	1 (for UAEFTS) - 0.50 (for UAEIPI)
• AED to AED Currency Transfers, to other bank accounts or to other bank cards, in the UAE for Mazaya Banking services customers	Free
• Foreign Currency transfers to other bank accounts in the UAE or outside the UAE from **ADIB XPRESS account**	2 free transactions a month (AED 25 for any additional transaction)
• Foreign Currency transfers to other bank accounts in the UAE or outside the UAE	25
• Foreign Currency transfers to other bank accounts in the UAE or outside the UAE – for Rise Banking	10
• Foreign Currency transfers to other bank accounts in the UAE or outside the UAE for Mazaya Banking services customers	Free
Correspondent Bank Fees and Charges (if any)	May vary according to source and/or destination country, currency, and correspondent bank
Others	
• Confirmation of remittance to the beneficiary	100
• Cancellation, Recall, Amendments, and Inquiries for Outward Transfers	100

Finances

Personal Finance

Profit Rate[9]	Debt Settlement	Other Personal Finance Products
Reducing Balance Rate	5.99% - 8.99%	5.49% - 20%

Car Finance

Profit Rate[9]	Salary Transfer	Non-Salary Transfer
Reducing Balance Rate	4.75% - 8.25%	5.25% - 8.25%
Flat Rate	2.75% - 4.49%	2.99% - 4.49%

DDA Charges

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

Processing Fees:(non refundable 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 Service Fee(s) (buy and sale) (Applicable to Tadawul Non-Nominee Account only)	For DFM - 0.55% of trading amount (Max. AED 2,475)[17] For ADX - 0.30% of trading amount (Max. AED 2,475)[17]
Non-waived profit in early partial/final settlement of Auto Finance [18]	1% of outstanding Murabaha cost
Non-waived Profit in early partial/final settlement of Personal Finance[19]	Minimum of 1% of outstanding Murabaha cost or AED 10,000
Installment Postponement Fee	Free
Changing Post dated Cheque	Free
Donation Commitment to Charity in case of Late Payment Event[12] (VAT is not applicable)	100
Al Etihad Credit Bureau Fee	21

Home Finance [20]

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 followed by a variable financing profit rate for the remaining tenor.	3% - 6% per annum (calculated on reducing balance)
Advance Rental Payment for new finance Upto 2% of finance amount Minimum AED 5,000 and Maximum AED 30,000 (if applicable)		
Advance Rental Payment for request of amendment of existing financing to change (profit rate, finance tenor, monthly rental payment, mortgage degree or property ownership) is AED 5,000 (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)	5% 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)	95
Request for non-standard statement or copy of original documentation	100
Property swap charges	1,320 (Including evaluation)
Early settlement	1% of Outstanding Base 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 and documentations
Credit Bureau Report Fees	35 per report
Takaful Related To Life (Monthly Contribution)[21,22] (VAT is Not applicable)	0.025% charged monthly on the Oustanding Base Amount (Finance Outstanding Amount). The rate may increase subject to Health declaration / Medical Test
Takaful Related To Life (Single Contribution)[21,22]	Customer can pay a single contribution Takaful cover from any UAE registered Takaful provider and assign the policy to ADIB

Real Estate Finance

Early Settlement Fees	1% of the principal O/S balance amount + VAT
Property Valuation Fee	As quoted by the valuer
Issuance of Other Certificate	75
Issuance of No Objection Certificate	150
Issuance of Clearance Letter (Mortgage Release)	95
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 Employer	Non Approved Employer	Approved Employer	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%

ADIB Mobile Banking Application, SMS Banking, Phone Banking, e-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 (cm) - (Annual rental charges payable in advance)	
Small (35*25*7)	700
Medium (35*25*11)	1,000
Big (35*25*19)	1,600
Large (35*25*29)	2,000
Replacement Key	1000
Safe Deposit Box Security Deposit	1000

In this Banking Services and Tariff Board, unless and to the extent context otherwise requires, the capitalized terms used in this Banking Services and Tariff Board shall have the same meaning used in the Terms and Conditions (for Accounts and Islamic Banking Services).

1 Unless the fee/charge is specified in the foreign currency, all fees/charges amounts in this document are in UAE dirhams ("AED"). For all foreign currency accounts; if the respective charges specified above in AED are applied, they will be converted into the foreign currency of the account at the Prevailing Exchange Rate of the Bank at the debit time of such fees/charges.

2 The Bank charges a monthly service fee plus VAT on the services related to the account ("Monthly Fall Below Fee") which is waived if any of the following conditions are met:
i. if the account daily closing balance does not fall below AED 3000 in such month; or
ii. if the account is linked to the installment payment for an active auto finance, personal finance or home finance; or
iii. for Pensioners who are receiving their pension in ADIB; or
iv. for Ghina Salary Accounts upon receipt of one month's salary at least not less than 5,000 AED in the past three months; or
v. for Mazaya Banking services customers; or
vi. on accounts held by minors (such as Banoon, Savings, Amwali and Youth accounts), or
vii. on specific accounts under ADIB@Work packages (receiving a salary transfer to the account)
Whenever "Free" is mentioned herein in this document it means that such fee is waived.

3 Added over and above of both spot rate that is applied by Visa on the date of conversion and Visa fee
4 Applicable from the 2nd year onwards and free for the 1st year.
5 No annual fee for Diamond customers in relation to the Principal Card of this card type
6 4 free (AED750 for any additional card) for Diamond customers of this card type
7 Free for Gold customers of this Card type
8 ADIB Edge Card replacement is free for Diamond customers of this card type
9 Profit rate that shall be used to calculate the Murabaha profit amount that will be stipulated in the relevant Murabaha Sale Contract.
10 Murabaha Profit flat rate of 2.75% per month shall be used to calculate the Murabaha profit amount that will be stipulated in the relevant Murabaha Sale Contract for Diamond customers of this card type.
11 Includes cash withdrawal at ATMs, Exchange Houses or similar, transfer of the original cover of the Card to any ADIB Account. This will also include all Transactions at merchants classified as "Security Brokers/Dealers" (under Visa Merchant Category Code 6211) including but not limited to National Bonds Corporation Transactions. Additionally, such Transactions will not qualify for Etihad Miles, Cashback or any other reward scheme.
12 It is applicable only if agreed upon with the customer as stipulated in the relevant document subject to the relevant requirements.
13 Added to the Non-AED transactions' wholesale foreign exchange market spot rate that is selected and applied by Visa/MasterCard on the date of conversion in addition to the fee of Visa/MasterCard.
14 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 Visa spot prevailing exchange rate for such transaction on such transaction date). (effective April 01st, 2025)
15 For transfers and remittances through the Branch, the applicable Prevailing Exchange Rate of the Bank shall be agreed upon and applied at the time of the transaction. For transfers and remittances through ADIB Online / Digital Channels, the Prevailing Exchange Rate of the Bank shall be agreed at the channel and will be applied at the time of the transaction. For inward transfers and remittances, the Prevailing Exchange Rate of the Bank shall be applied. Correspondent Bank Fees and Charges may apply separately.
16 The customer authorizes the Bank to convert the foreign currency received to AED at the Prevailing Exchange Rate of the Bank on the conversion date and credit the same amount to the customer account on such conversion date
17 Finance amount capped at AED 450,000 for transactions in Dubai Financial Market (DFM) Or AED 825,000 in Abu Dhabi Stock Exchange (ADX).
The brokerage fee for DFM and ADX Tadawul (Non-Nominee Account) is as follows:
DFM: The brokerage fee on buy orders (0.275% of trading amount), maximum AED 1,237.5 and is a part of the finance amount (Murabaha cost), while the brokerage fee on sale orders (0.275% of trading amount), maximum AED 1,237.5 is applicable only upon selling the shares by the customer
ADX: The brokerage fee on buy orders (0.15% of trading amount), maximum AED 1,237.5 and is a part of the finance amount (Murabaha cost), while the brokerage fee on sale orders (0.15% of trading amount), maximum AED 1,237.5 is applicable only upon selling the shares by the customer
18 For Car Finance – The non-waived profit at the full discretion of the Bank can be equal to 1% of outstanding Murabaha cost
19 For Personal Finance – The non-waived profit at the full discretion of the Bank can be equal to the minimum of 1% of outstanding Murabaha cost or AED 10,000
20 For Home Finance - the fees and charges for existing customers will be applicable 60 days from date of notification.
21 The Monthly Contribution includes the Monthly Takaful Contribution and the fee of the arrangement, distribution and other services related to the Takaful Scheme. For Takaful products, all contribution amounts are inclusive of VAT if applicable.
Enrollment in the Home Finance Takaful Protection scheme and the Takaful Contribution Amount is subject to the governing terms and conditions as agreed upon with the customer. You can refer to your Facility Offer Letter for more details.
22 ADIB offers to customers a monthly contribution takaful or a single contribution takaful from Abu Dhabi National Takaful Company (ADNTC). The takaful contribution is inclusive of ADIB's commission of 10%.
23 Murabaha Profit Rate which is used to calculate Murabaha Profit Amount as stipulated in Murabaha Sale contract.

Important Note:
Note #1: Existing Home Finance customers who have enrolled in the Home Finance Single Contribution Takaful scheme from Abu Dhabi National Takaful Company (ADNTC) prior to October 2020 will continue with no change. Their contributions have been paid for the full term and cover will continue until maturity of the finance.
Note #2: In case of an early settlement of the Home Finance, a refund will only be applicable on the Single Contribution Life Takaful from ADNTC on a pro rata basis and the amount refunded for the remaining term after deducting the bank's commission (up to 20% of paid contribution) and ADNTC's margin

- For the purpose of Banking Services and Tariff Board, "VAT" means value added tax imposed on the supply of goods and/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 these Banking Services and Tariff Board for products and/or 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.

*Added to the Non-AED transactions' wholesale foreign exchange market spot rate that is selected and applied by Visa on the date of conversion in addition to the fee of Visa.
**For transactions where the merchant is based outside the UAE where the Cardholder pays the merchant in AED

Effective date 17th Feb, 2025

تاريخ 17 فبراير 2025