

## Banking Services and Tariff Board

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) <sup>1</sup>	
<b>Account Monthly Minimum Balance</b>			
Current Account, Electron Account (current account without cheque book), Saving Account, and China Savings Account	3000		
<b>Monthly Fall Below Fee (Account balance goes below AED3000 during any month)<sup>2</sup></b>	25		
Current Account, Electron Account, Saving Account, and China Savings Account	100		
<b>Monthly Service Fee For Money Services</b>			
<b>Minimum amount required to be eligible to earn profit (if any)</b>	5000		
Saving, China Saving and Barano account, 3 month profits (if any) are distributed on the first of August, July and October			
<b>Investment Deposit Account and Short Term Investment Account</b>	10000		
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		
<b>Checks &amp; Cheques</b>			
<b>Debit Card</b>			
New	Free		
Replacement	25		
<b>ADIB Ethah Guest Debit Card (Optional)</b>			
<b>Annual Fees</b>			
Classic	Free		
Gold	Free		
Visa Infinite	Free		
<b>Replacement Fee</b>			
Gold	25		
Replacement	25		
Visa Infinite	25		
<b>Daily Debit Card Cash Withdrawal Limit</b>			
Classic	ما يصل إلى 15,000		
Rise	Up to 20,000		
Mazaya	Up to 25,000		
Gold	Up to 40,000		
Diamond	Up to 60,000		
<b>Using Abu Dhabi Islamic Bank ("ADIB/for Bank") ATM</b>			
Cash Withdrawal/Deposit	Free		
Balance Inquiry	Free		
Mini-Statement (last 5 transactions)	Free		
Transfer within ADIB accounts	Free		
Utility Bill payment (ADIB, ADDC, DEWA, SEWA, Etisalat)	Free		
<b>Using NON-ADIB ATM IN THE UAE</b>			
Cash Withdrawal	2		
Balance Inquiry	1		
Decline for insufficient funds	1		
<b>Using OTHER GCC SWITCH-ATM</b>			
Cash Withdrawal	As per host country system		
Balance Inquiry	As per host country system		
<b>Using NON GCC-ATM</b>			
Cash Withdrawal	As per host country system		
Non-ADIB Transaction Service Fee <sup>3</sup> (VAT is Not applicable)	1.93%		
Copy of Sales Receipt	25		
<b>ADIB Covered Cards</b>			
<b>Annual Fees</b>			
ADIB Cashback Card <sup>4</sup>	500		
ADIB Cashback Via Platinum Card <sup>5</sup>	1000		
<b>Supplementary Card Annual Fee</b>			
ADIB Cashback Via Platinum Card	4 Free (AED 500 for any other additional card)		
ADIB Ethah Guest Cards	4 Free (AED 1000 for any other additional card)		
<b>Annual Fees</b>			
ADIB Ethah Guest Classic Card	500		
ADIB Ethah Guest Gold Card	1000		
ADIB Ethah Guest Visa Platinum Card (VAT is Not applicable)	2000		
ADIB Ethah Guest Visa Platinum GB Card (VAT is Not applicable)	GBP 150		
Self-funded ADIB Ethah Guest Classic Card	350		
Self-funded ADIB Ethah Guest Visa Platinum Card	700		
<b>Supplementary Card Annual Fee</b>			
ADIB Ethah Guest Classic Card	4 Free (AED 500 for any other additional card)		
ADIB Ethah Guest Gold Card	4 Free (AED 1000 for any other additional card)		
ADIB Ethah Guest Visa Platinum Card (VAT is Not applicable)	4 Free (AED 2000 for any other additional card)		
ADIB Ethah Guest Visa Platinum GB Card (VAT is Not applicable)	4 Free (AED 150 for any other additional card)		
Self-funded ADIB Ethah Guest Classic Card	4 Free (AED 200 for any other additional card)		
Self-funded ADIB Ethah Guest Gold Card	4 Free (AED 350 for any other additional card)		
Self-funded ADIB Ethah Guest Visa Platinum Card	4 Free (AED 700 for any other additional card)		
<b>ADIB Etisalat Cards</b>			
<b>Annual Fees</b>			
ADIB Etisalat Classic Card	Free		
ADIB Etisalat Gold Card	299		
ADIB Etisalat Visa Platinum Card	999		
ADIB Etisalat Visa Signature Card	1199		
<b>Supplementary Card Annual Fee</b>			
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)		
<b>ADIB Smiles Cards</b>			
<b>Annual Fees</b>			
ADIB Smiles Classic Card	Free		
ADIB Smiles Gold Card	299		
ADIB Smiles Visa Platinum Card	999		
ADIB Smiles Visa Signature Card	1199		
<b>Supplementary Card Annual Fee</b>			
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)		
<b>ADIB Dana MasterCard</b>			
<b>Annual Fee</b>			
ADIB Dana MasterCard Annual Fee	299		
ADIB Dana Rewards Exclusive Card	4 Free (AED 299 for any other additional card)		
<b>ADIB Football Card</b>			
<b>Annual Fee</b>			
ADIB Football Card Annual Fee	1250		
ADIB Football Card Annual Fee	4 Free (AED 1250 for any other additional card)		
<b>ADIB Fast Card</b>			
<b>Annual Fee</b>			
ADIB Fast Card Annual Fee	250		
ADIB Fast Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Value Card</b>			
<b>Annual Fee</b>			
ADIB Value Card Annual Fee	Free		
ADIB Value Card Annual Fee	N/A		
<b>ADIB Value+ Card</b>			
<b>Annual Fee</b>			
ADIB Value+ Card Annual Fee	Free		
ADIB Value+ Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Edge Card</b>			
<b>Annual Fee</b>			
ADIB Edge Card Annual Fee	750		
ADIB Edge Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Spice Card</b>			
<b>Annual Fee</b>			
ADIB Spice Card Annual Fee	199		
ADIB Spice Card Annual Fee	4 Free (AED 199 for any other additional card)		
<b>ADIB Booking.com Signature Card</b>			
<b>Annual Fee</b>			
ADIB Booking.com Signature Card Annual Fee	299		
ADIB Booking.com Signature Card Annual Fee	4 Free (AED 299 for any other additional card)		
<b>ADIB Booking.com Infinite Card</b>			
<b>Annual Fee</b>			
ADIB Booking.com Infinite Card Annual Fee	2000		
ADIB Booking.com Infinite Card Annual Fee	4 Free (AED 2000 for any other additional card)		
<b>ADIB Emirates Skywards Card</b>			
<b>Annual Fee</b>			
ADIB Emirates Skywards World Card	1500		
ADIB Emirates Skywards World Elite Card	4500		
<b>Supplementary Card Annual Fee</b>			
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)		
<b>Replacement Fee</b>			
ADIB Ethah Guest Visa Platinum GB Card (VAT is Not applicable)	GBP 15		
Other ADIB Covered Cards	75		
<b>Profit rate (in case there is a Murabaha)<sup>10</sup></b>			
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)		
Without salary transfer (ADIB Edge Card) <sup>11</sup>	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
With salary transfer (ADIB Ethah Guest Visa Platinum GB Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
Without salary transfer (ADIB Ethah Guest Visa Platinum GB Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
Without salary transfer (ADIB Ethah Guest Visa Platinum GB Card)	0.83% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
<b>ADIB Rewards</b>			
<b>Annual Fee</b>			
ADIB Rewards Exclusive Card Annual Fee	3.29%		
ADIB Rewards Exclusive Card Annual Fee	3.33% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
ADIB Rewards Exclusive Card Annual Fee	3% minimum 99		
<b>ADIB Footbal Card</b>			
<b>Annual Fee</b>			
ADIB Footbal Card Annual Fee	250		
ADIB Footbal Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Fast Card</b>			
<b>Annual Fee</b>			
ADIB Fast Card Annual Fee	250		
ADIB Fast Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Value Card</b>			
<b>Annual Fee</b>			
ADIB Value Card Annual Fee	Free		
ADIB Value Card Annual Fee	N/A		
<b>ADIB Value+ Card</b>			
<b>Annual Fee</b>			
ADIB Value+ Card Annual Fee	Free		
ADIB Value+ Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Edge Card</b>			
<b>Annual Fee</b>			
ADIB Edge Card Annual Fee	750		
ADIB Edge Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Spice Card</b>			
<b>Annual Fee</b>			
ADIB Spice Card Annual Fee	199		
ADIB Spice Card Annual Fee	4 Free (AED 199 for any other additional card)		
<b>ADIB Booking.com Signature Card</b>			
<b>Annual Fee</b>			
ADIB Booking.com Signature Card Annual Fee	299		
ADIB Booking.com Signature Card Annual Fee	4 Free (AED 299 for any other additional card)		
<b>ADIB Booking.com Infinite Card</b>			
<b>Annual Fee</b>			
ADIB Booking.com Infinite Card Annual Fee	2000		
ADIB Booking.com Infinite Card Annual Fee	4 Free (AED 2000 for any other additional card)		
<b>ADIB Emirates Skywards Card</b>			
<b>Annual Fee</b>			
ADIB Emirates Skywards World Card	1500		
ADIB Emirates Skywards World Elite Card	4500		
<b>Supplementary Card Annual Fee</b>			
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)		
<b>Replacement Fee</b>			
ADIB Ethah Guest Visa Platinum GB Card (VAT is Not applicable)	15		
Other ADIB Covered Cards	75		
<b>Profit rate (in case there is a Murabaha)<sup>10</sup></b>			
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)		
Without salary transfer (ADIB Edge Card) <sup>11</sup>	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
With salary transfer (ADIB Ethah Guest Visa Platinum GB Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
Without salary transfer (ADIB Ethah Guest Visa Platinum GB Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
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<b>ADIB Rewards</b>			
<b>Annual Fee</b>			
ADIB Rewards Exclusive Card Annual Fee	3.29%		
ADIB Rewards Exclusive Card Annual Fee	3.33% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
ADIB Rewards Exclusive Card Annual Fee	3% minimum 99		
<b>ADIB Footbal Card</b>			
<b>Annual Fee</b>			
ADIB Footbal Card Annual Fee	250		
ADIB Footbal Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Fast Card</b>			
<b>Annual Fee</b>			
ADIB Fast Card Annual Fee	250		
ADIB Fast Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Value Card</b>			
<b>Annual Fee</b>			
ADIB Value Card Annual Fee	Free		
ADIB Value Card Annual Fee	N/A		
<b>ADIB Value+ Card</b>			
<b>Annual Fee</b>			
ADIB Value+ Card Annual Fee	Free		
ADIB Value+ Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Edge Card</b>			
<b>Annual Fee</b>			
ADIB Edge Card Annual Fee	750		
ADIB Edge Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Spice Card</b>			
<b>Annual Fee</b>			
ADIB Spice Card Annual Fee	199		
ADIB Spice Card Annual Fee	4 Free (AED 199 for any other additional card)		
<b>ADIB Booking.com Signature Card</b>			
<b>Annual Fee</b>			
ADIB Booking.com Signature Card Annual Fee	299		
ADIB Booking.com Signature Card Annual Fee	4 Free (AED 299 for any other additional card)		
<b>ADIB Booking.com Infinite Card</b>			
<b>Annual Fee</b>			
ADIB Booking.com Infinite Card Annual Fee	2000		
ADIB Booking.com Infinite Card Annual Fee	4 Free (AED 2000 for any other additional card)		
<b>ADIB Emirates Skywards Card</b>			
<b>Annual Fee</b>			
ADIB Emirates Skywards World Card	1500		
ADIB Emirates Skywards World Elite Card	4500		
<b>Supplementary Card Annual Fee</b>			
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)		
<b>Replacement Fee</b>			
ADIB Ethah Guest Visa Platinum GB Card (VAT is Not applicable)	15		
Other ADIB Covered Cards	75		
<b>Profit rate (in case there is a Murabaha)<sup>10</sup></b>			
With salary transfer	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
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ADIB Rewards Exclusive Card Annual Fee	3.33% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
ADIB Rewards Exclusive Card Annual Fee	3% minimum 99		
<b>ADIB Footbal Card</b>			
<b>Annual Fee</b>			
ADIB Footbal Card Annual Fee	250		
ADIB Footbal Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Fast Card</b>			
<b>Annual Fee</b>			
ADIB Fast Card Annual Fee	250		
ADIB Fast Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Value Card</b>			
<b>Annual Fee</b>			
ADIB Value Card Annual Fee	Free		
ADIB Value Card Annual Fee	N/A		
<b>ADIB Value+ Card</b>			
<b>Annual Fee</b>			
ADIB Value+ Card Annual Fee	Free		
ADIB Value+ Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Edge Card</b>			
<b>Annual Fee</b>			
ADIB Edge Card Annual Fee	750		
ADIB Edge Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Spice Card</b>			
<b>Annual Fee</b>			
ADIB Spice Card Annual Fee	199		
ADIB Spice Card Annual Fee	4 Free (AED 199 for any other additional card)		
<b>ADIB Booking.com Signature Card</b>			
<b>Annual Fee</b>			
ADIB Booking.com Signature Card Annual Fee	299		
ADIB Booking.com Signature Card Annual Fee	4 Free (AED 299 for any other additional card)		
<b>ADIB Booking.com Infinite Card</b>			
<b>Annual Fee</b>			
ADIB Booking.com Infinite Card Annual Fee	2000		
ADIB Booking.com Infinite Card Annual Fee	4 Free (AED 2000 for any other additional card)		
<b>ADIB Emirates Skywards Card</b>			
<b>Annual Fee</b>			
ADIB Emirates Skywards World Card	1500		
ADIB Emirates Skywards World Elite Card	4500		
<b>Supplementary Card Annual Fee</b>			
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)		
<b>Replacement Fee</b>			
ADIB Ethah Guest Visa Platinum GB Card (VAT is Not applicable)	15		
Other ADIB Covered Cards	75		
<b>Profit rate (in case there is a Murabaha)<sup>10</sup></b>			
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)		
Without salary transfer (ADIB Edge Card) <sup>11</sup>	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
With salary transfer (ADIB Ethah Guest Visa Platinum GB Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
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Without salary transfer (ADIB Ethah Guest Visa Platinum GB Card)	0.83% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
<b>ADIB Rewards</b>			
<b>Annual Fee</b>			
ADIB Rewards Exclusive Card Annual Fee	3.29%		
ADIB Rewards Exclusive Card Annual Fee	3.33% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
ADIB Rewards Exclusive Card Annual Fee	3% minimum 99		
<b>ADIB Footbal Card</b>			
<b>Annual Fee</b>			
ADIB Footbal Card Annual Fee	250		
ADIB Footbal Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Fast Card</b>			
<b>Annual Fee</b>			
ADIB Fast Card Annual Fee	250		
ADIB Fast Card Annual Fee	4 Free (AED 250 for any other additional card)		
<b>ADIB Value Card</b>			
<b>Annual Fee</b>			
ADIB Value Card Annual Fee	Free		
ADIB Value Card Annual Fee	N/A		