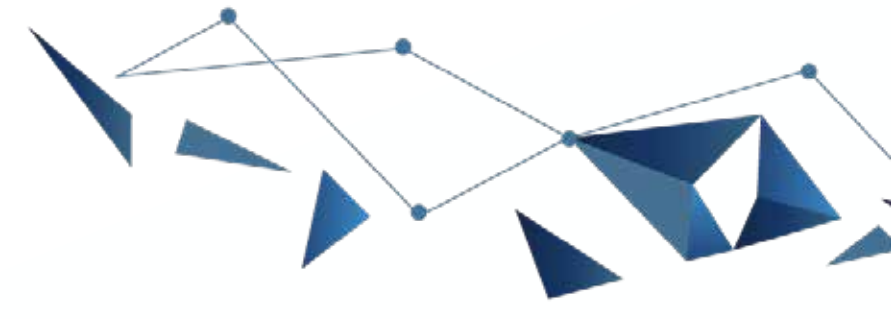


ADIB Business Accounts

Schedule of Charges



- The charges specified in this Schedule of Charges shall be applicable from the 1st of November, 2022. Until such date, the existing Schedule of Charges shall continue to be applicable
- In the event of any change that is applied to the Schedule of Charges, clients will be given a notice period of 60 days prior to the new charges becoming effective
- For the purpose of these Terms and Conditions, “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 these Terms and Conditions for products and services provided shall be exclusive of VAT. The Customer shall pay to the Bank an amount equal to any VAT, if and /or when it becomes applicable, in addition to and at the same time as such payments are made.

CATEGORY	MERCHANT ACCOUNT	BUSINESS ONE	BUSINESS PREMIUM	BUSINESS ELITE	BUSINESS CONNECT
Monthly Charges					
Minimum monthly average balance (1)	AED250	AED 5,000 – 100,000	AED 100,001 – 500,000	Above AED 500,000	N/A
Monthly charges for AED accounts	The monthly charge is waived by the bank if the account balance is above AED 200,000 in accordance with the segmentation process	AED 375	AED 250	AED 50	AED 100
Monthly charges for USD accounts	The account is only available in AED	USD 127.5	USD 75	USD 20	The account is only available in AED
Monthly charges for EURO accounts	The account is only available in AED	EURO 90	EURO 62.5	EURO 12	The account is only available in AED
Monthly charges for GBP accounts	The account is only available in AED	GBP 75	GBP 50	GBP 10	The account is only available in AED
Monthly charges for Business Accounts in other currencies	The account is only available in AED	Should be equivalent to AED 375	Should be equivalent to AED 250	Should be equivalent to AED 50	The account is only available in AED
Postdated Cheques Collection					
Postdated cheque collection (PDC)	AED 20	AED 20	AED 10	AED 5	AED 20
Foreign currency exchange (FOREX) (2)					
FOREX rates	ADIB published prevailing rates	ADIB published prevailing rates	ADIB published prevailing rates	Preferential rates	ADIB published prevailing rates
Teller transactions per month (3)					
<ul style="list-style-type: none"> • Deposit (Cash & Cheques) • Withdrawal (Cash & Cheques) • TT's (Local & International) 	5 transactions (included in the monthly charges); AED 25 shall be charged for any additional transaction	5 transactions (included in the monthly charges); AED 25 shall be charged for any additional transaction	15 transactions (included in the monthly charges); AED 25 shall be charged for any additional transaction	40 transactions (included in the monthly charges); AED 25 shall be charged for any additional transaction	1 transaction (included in the monthly charges); AED 50 shall be charged for any additional transaction
Debit cards					
Debit card type	Classic	Classic	Gold	Platinum	Classic
Issuance	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges
Replacement	AED25	AED25	AED25	Included in the monthly charges	AED25

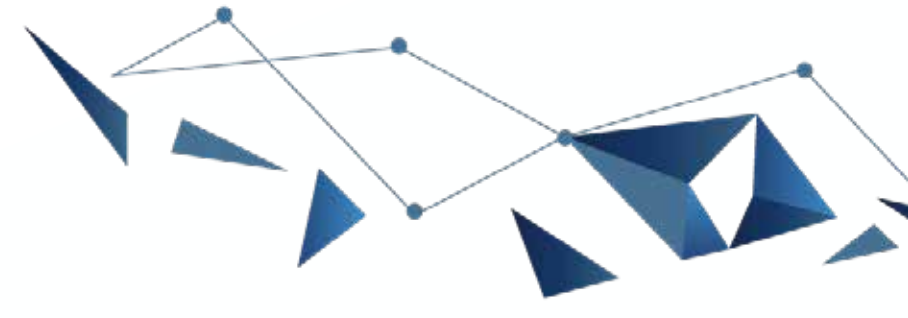
(1) Please refer to last page for the basis of the segmentation, its frequency, and accordingly the applicable charges.

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

(3) In addition to any applicable charges to these teller transactions.

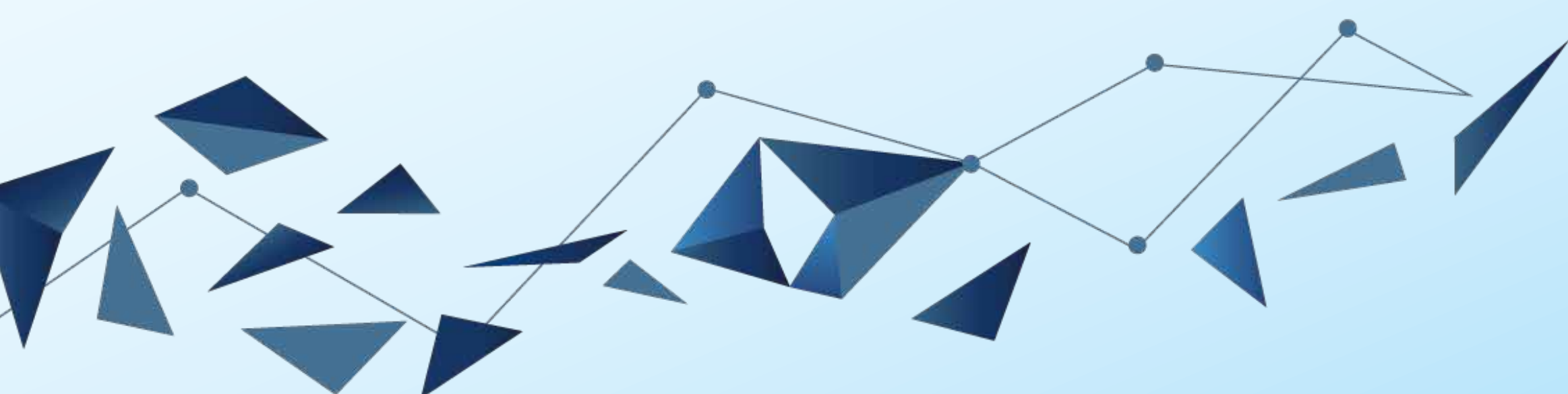


ADIB Business Accounts Schedule of Charges



CATEGORY	All Business Account's Categories Except Business Connect	BUSINESS CONNECT	All Business Account's Categories Except Business Connect	BUSINESS CONNECT
CHANNEL	Standard/Branch		(ADIB DIRECT) Online Banking	
Using ADIB ATM				
Withdrawal/deposit	Included in the monthly charges		N/A	
Balance inquiry	Included in the monthly charges		N/A	
Mini statement (Last 5 transactions)	Included in the monthly charges		N/A	
Transfer within accounts	Included in the monthly charges		N/A	
Utility bill payment (ADWEC, SEWA, DEWA)	Included in the monthly charges		N/A	
Using non ADIB ATM (UAE Switch)				
Cash withdrawal	AED 2		N/A	
Balance inquiry	AED 1		N/A	
Decline	AED 1		N/A	
Using GCC switch ATM (Outside UAE)				
Cash withdrawal	AED 6		N/A	
Balance inquiry	AED 3		N/A	
Using International ATM (Outside GCC)				
Cash withdrawal	AED 20		N/A	
Non AED transaction service fee (1)	1.93%		N/A	
Account statement				
Monthly account statement	Included in the monthly charges		Free	
Duplicate account statement (Per Month)	AED 50 or equivalent in foreign currency	AED 100	Free	

(1) Added over and above both of the spot rate that is applied by Visa on the date of conversion and the International Service Assessment Fee and will be applicable to ADIB Debit Card



ADIB Business Accounts

Schedule of Charges



CATEGORY	All Business Account's Categories Except Business Connect	BUSINESS CONNECT	All Business Account's Categories Except Business Connect	BUSINESS CONNECT
CHANNEL	Standard/Branch		(ADIB DIRECT) Online Banking	
Inward Remittances in AED(1)				
International inward remittances credited to account within ADIB	AED 75 (applicable only to BEN and SHARE)		N/A	
Inward remittances in foreign currency (2)				
Credited to account in AED	ADIB published prevailing rates		N/A	
Outward Remittances(3)				
Internal fund transfers in AED only (Within ADIB accounts) (4)	AED 60	AED 100	Free	
Transfer in AED	AED 75	AED 150	AED 15	AED 2
Transfer in other currencies	AED 110 or equivalent in foreign currency	AED 250	AED 45 or equivalent in foreign currency	AED 20
Confirmation of payment to beneficiary	AED 100 or equivalent in foreign currency		N/A	
SWIFT cancellation / funds recall / inquiries (overseas)	AED 100 or equivalent in foreign currency		N/A	
MT101 request for transfer – per transaction	N/A		AED 5	
MT940 outgoing (swift message)	AED 100 or equivalent in foreign currency		N/A	
International fund transfer charges - only if payment option "OUR" is selected(5)	AED 100 or equivalent in foreign currency		AED 100 or equivalent in foreign currency	
Standing instructions				
Setting-up / Amendment/Cancellation	AED 50 or equivalent foreign currency	AED 100	Free	
Per transaction	AED 25 or equivalent foreign currency	AED 50	Free	
System auto transfer (account to account)	Included in the monthly charges		N/A	
Charitable donation	Included in the monthly charges		N/A	

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

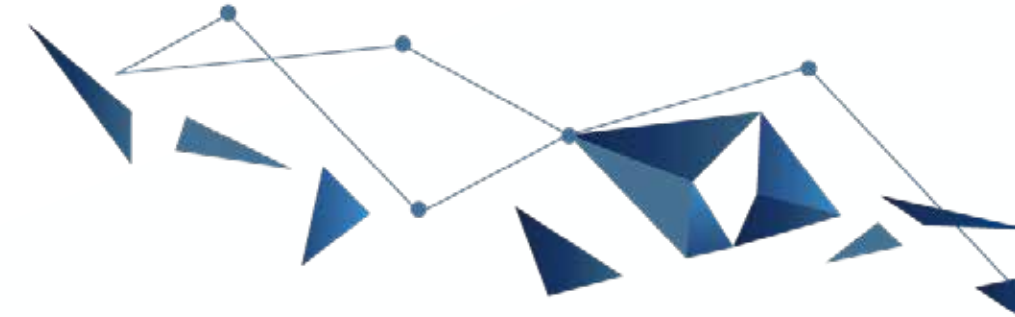
(3) All charges levied directly by central bank with regard of cheques services and remittances shall be debited from customer account.

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

(5) The sender alone pays the mentioned fee amount, and the beneficiary shall not be charged any fee related to such transfer and accordingly he/she receives the remitted amount in full



ADIB Business Accounts Schedule of Charges



CATEGORY	All Business Account's Categories Except Business Connect	BUSINESS CONNECT	All Business Account's Categories Except Business Connect	BUSINESS CONNECT
CHANNEL	Standard/Branch		(ADIB DIRECT) Online Banking	
Cheque Services(1)				
First cheque book issuance	Free		N/A	
Subsequent cheque book issuance	AED 100	AED 200	AED 20	
Clearing cheques	Included in the monthly charges		N/A	
Returned cheques(2)	AED 300 or equivalent in foreign currency		N/A	
Special clearing	AED 205		N/A	
Stop payment (per request)	AED 150		N/A	
Collection cheques in foreign currencies	AED 100		N/A	
Over the counter cheques encashment	AED 60 per Cheque	AED 100 per Cheque	N/A	
Demand Draft / Payment Order				
Issuance to customer	AED 55 or equivalent in foreign currency		N/A	
Courier service	AED 100		N/A	
Cancellation of cheques issued in foreign currencies (same day) (3)	ADIB published prevailing rates		N/A	
Stop payment (per request)	AED 75		N/A	
Channels Services ADIB Direct				
One-time setup fee (viewing only)	N/A		Free	
One-time setup fee (banking transactions)	N/A		Free	
Additional security token	N/A		AED 200	
Monthly charges for view only customers	N/A		Free	
Monthly charges for transacting customers	N/A		Free	

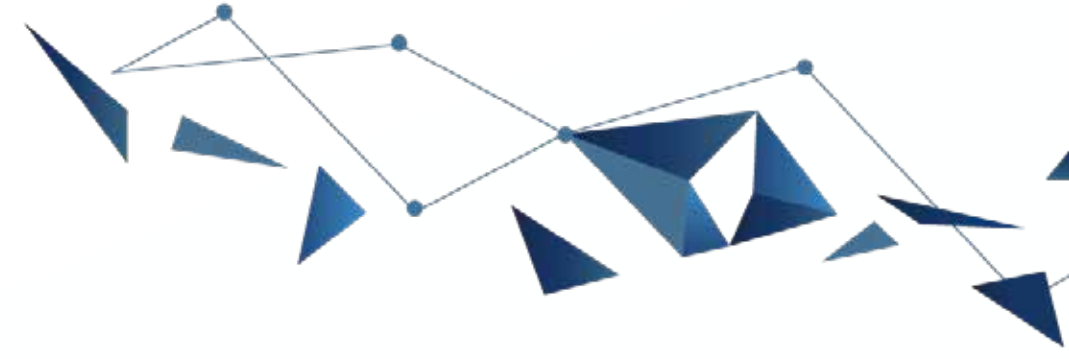
(1) All charges levied directly by central bank with regard of cheques services and remittances shall be debited from customer account.

(2) Not applicable if such returned cheques are related to a financing provided by ADIB.

(3) 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.



ADIB Business Accounts Schedule of Charges



CATEGORY	All Business Account's Categories Except Business Connect	BUSINESS CONNECT	All Business Account's Categories Except Business Connect	BUSINESS CONNECT
CHANNEL	Standard/Branch		(ADIB DIRECT) Online Banking	
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 350		N/A	
Direct Debit System (DDS) Originator Service Fees	AED 300/Month, or AED 3,600/Year		N/A	
Direct Debit Authority (DDA) Setup Fees	AED 100		N/A	
Direct Debit Request return due to insufficient funds	AED 25		N/A	
Account closed within 6 month	AED 100 or equivalent in foreign currency		N/A	
Balance certificate	AED 300 or equivalent in foreign currency		N/A	
Liability certificate	AED 60 or equivalent in foreign currency		N/A	
Documents/ Cheque copy	AED 50		N/A	
Other certificate	AED 100 or equivalent in foreign currency		N/A	
Hold Mail Annual Charges	AED 100		N/A	
Phone & SMS Banking	Included in the monthly charges		N/A	
Current Account Services Fee on Certain Foreign Currencies (Per Month) (2)	0.1% of the monthly average of the daily closing balance		N/A	
Wages Protection System (WPS) (3)				
Salary Payment Processing Per File	AED 350		AED 100	
Salary Payment Processing per Record	AED 5		AED 2	
Non WPS - Salary Transfer (Per File)	N/A		AED 50	

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

(2) This current account service fee is applied on current accounts in EUR, JPY, CHF currencies.

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



ADIB Business Accounts

Schedule of Charges

CATEGORY	All Business Account's Categories Except Business Connect	BUSINESS CONNECT	All Business Account's Categories Except Business Connect	BUSINESS CONNECT
CHANNEL	Standard/Branch		(ADIB DIRECT) Online Banking	
Cash management services				
Cash pick-up (per pick-up)	AED 85		N/A	
Cheque pick-up (per pick-up)	AED 85		N/A	
Cash and cheque pick-up (per pick-up) (1)	AED 100		N/A	
Ad-hoc Cash pick-up / Cash Delivery (per trip)	AED 500 Same day, AED 300 Next day		N/A	
ICCS Implementation and onsite technical installation charges (optional)	N/A		AED 1,500	
Remote Cheque Scanning Service Fees	N/A		AED 300/Month or AED 3,600/Year	
Courier Charges – Per Delivery	AED 30		N/A	
Corporate cheque printing charge (per cheque - client side)	N/A		As per requirement	
Corporate cheque printing charge (per cheque - bank side)	N/A		AED 10	
Corporate cheque printing implementation (manual)	N/A		AED 1,500	
Positive pay per cheque	N/A		AED 5	
SCDM 1,200 notes capacity including 2 times pickup and processing (per SCDM)	AED 1,500 per month per machine		N/A	
SCDM 2,500 notes capacity including 2 times pickup and processing (per SCDM)	AED 2,500 per month per machine		N/A	
SCDM 4,000 notes capacity including 2 times pickup and processing (per SCDM)	AED 3,200 per month per machine		N/A	
SCDM 10,000 notes capacity including 2 times pickup and processing (per SCDM)	AED 4,000 per month per machine		N/A	
SCDM Removal Fee	At Actual		N/A	
UAEPGS on-boarding Charges	N/A		AED 1,500	
UAEPGS Monthly Service Fees	N/A		AED 300	
Sweep Execution Within ADIB Accounts - per Transaction	N/A		Free	
Sweep Execution LCY Funds Transfer - per Transaction	N/A		AED 20	
Sweep Execution FCY Funds Transfer - per Transaction	N/A		AED 160	
Sweep Subscription - Monthly Charge	N/A		AED 500	
Structure Setup- Sweep Instruction Per Group	N/A		AED 500	
Structure Maintenance	N/A		AED 100	
H2H setup & Implementation	N/A		AED 5,000	
H2H service – Monthly Charges	N/A		AED 500	

(1) AED 15 for cheque and AED 85 for cash.



ADIB Business Accounts Schedule of Charges

CATEGORY	All Business Account's Categories Except Business Connect	BUSINESS CONNECT	All Business Account's Categories Except Business Connect	BUSINESS CONNECT
CHANNEL	Standard/Branch		(ADIB DIRECT) Online Banking	
e-Dirham CARD SERVICES				
eDirham Card Issuance Fee	AED 25		N/A	
eDirham Card Replacement Fee	AED 25		N/A	
Branch Reload Fee	AED 25		N/A	
ATM Reload Fee	AED 2		N/A	
ADIB Direct Reload	N/A		Free	
e-Dirham Card Courier Fee/Branch pick up	AED 35		N/A	
Redemption/Withdrawal fee- ATM	AED 15		N/A	
Redemption/Withdrawal fee- Branch	AED 100		N/A	
Statement fee – manual (per statement)	AED 80		N/A	
Additional copy of sales slip / transaction slip	AED 25		N/A	
SMS Alert Services	Free		N/A	

ADIB BUSINESS PACKAGES SEGMENTATION ELIGIBILITY

The segmentation is based on the average of the sum of the monthly averages of the daily closing balances of all investments and current accounts in a period of 5 months (calculated as the sum of monthly averages of the daily closing balances of all investments and current accounts in a period of 5 months divided by 5, and the monthly average of the daily closing balances of each account is calculated by dividing the sum of the daily closing balances of such account in each calendar month by the number of days in such month).

As a result, each customer would be classified either under Business One, Business Premium, Business Elite, or Merchant account.

In case the average balance of the total account(s) under the same customer is less than AED 5K, or equivalent in foreign currencies account(s), then these account(s) shall be subject to either closure, or reclassification under Business One package, based on Business Banking management's discretion

If the customer's relationship with ADIB is less than 5 months, then the accounts opened for this customer will be excluded from the process of segmentation

The above segmentation process shall be done twice per year in June and December respectively. Consequently, the monthly charge shall be applicable for the 6 months following the month of the segmentation irrespective of the average of the sum of the monthly averages of the daily closing balances of all accounts during these 6 months as follows:

Segmentation in June	The fee shall be applicable starting from July 1st till December 31st
Segmentation in December	The fee shall be applicable starting from January 1st till June 30th

The average balance for any foreign account(s) shall be considered in equivalent AED as per the Prevailing Exchange Rate in ADIB systems. All foreign currency accounts daily closing balances will be converted into AED at the Prevailing Exchange Rate of the Bank at the daily closing time. Such Prevailing Exchange Rate of the Bank is calculated based on the mid-rate calculated during the day for each currency. For clarity, such conversion by the system does not result in actual conversion.

Business Connect Reclassification

• For reclassification from Business Account's packages (Business One, Business Premium, Business Elite) to Business Connect Account is based on zero branch transactions with at least 10 online transactions per month in the last 5 months. Additionally for Business Elite the average balance should be less than the minimum balance required for the last 5 months.

Note :- the above condition is only applicable to AED currency accounts and not recommended for closure accounts

• Business Connect account will be reclassified under Business Elite account package in case the average balance for the 5 months is above AED 500K

• For Business Connect Account: In case the monthly charges is not paid for consecutive 5 months, then these account (s) shall be subject to closure

