



Wholesale Banking Services and Pricing Guide

| Categories | WBG Cash Management Tariff (Branch) | WBG Cash Management Tariff (Electronic) |
|--|--------------------------------------|---|
| Account Services | AED | |
| Minimum Monthly Average Balance (Aggregate of balances in Current and Savings account) | 100,000 | N/A |
| Monthly Fall Below Charges | 250 | N/A |
| Cheque Book (25 leaves per book) | 25 | N/A |
| Special Cheque Book (per leaf) | As per requirement | N/A |
| Stop Cheque Payment | 100 | N/A |
| Cheque return- Issued on an Account with ADIB | 200 | N/A |
| Cash or Cheque Deposit \ Withdrawal Over-the-Counter | 100 | N/A |
| Bank Certificates | 300 | N/A |
| Account Statement Retrieval (Less than 3 months ago) | Free | Free |
| Account Statement | 25 \ month (minimum 100 | Free |
| Standing Instructions Setup / Amendment | 50 | Free |
| Standing Instructions Reject - Insufficient Funds | N/A | N/A |
| Standing Instructions Execution - Within ADIB / Own Account | N/A | Free |
| Standing Instructions Execution - LCY Funds Transfer | N/A | 20 |
| Standing Instructions Execution - FCY Funds Transfer | N/A | 160 |
| Standing Instructions Cancellation | N/A | Free |
| MT940 Outgoing (Swift Message) | 100 | N/A |
| Virtual Account Creation (One-Time) Per Account | N/A | 10 |
| Trade License Expiry Fees | 250 | N/A |
| COLLECTION SERVICES | | |
| Cash pick-up (per pick-up) | 85 | N/A |
| Cheque pickup (per pick-up) | 85 | N/A |
| Cash & Cheque (per pick-up) | 100 | N/A |
| Cheque Collection (LCY) Local Cheque Processing - Clear Funds | Free | N/A |
| 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 |
| Ad-hoc Cash pick-up / Cash Delivery (per trip) | AED 500 same day or AED 300 Next day | N/A |

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|---|-------------------------------------|---|
| SCDM Termination Fee within Initial 2 Years | 6 Months rental fee | N/A |
| SCDM Termination Fee in Year 3 | 3 Months rental fee | N/A |
| Cheque Collection (LCY) Local Cheque Processing - Clear Funds / Rejected Item | Free | N/A |
| Cheque Collection (FCY) | 100 plus correspondent bank charges | N/A |
| Cheque Retrieval (cheque image) | 100 | Free |
| Post Dated Cheque Custody (per cheque) | 15 | N/A |
| Post Dated Cheque Cancellation/ Stop Payment (per cheque) | 15 | N/A |
| Direct Debit System (DDS) Originator Service Fees | 300/Month OR 3,600/Year | 150/Month OR 1,800/Year |
| Direct Debit Authority (DDA) Setup Fees | 100 | 50 |
| Installation of Remote Cheque Scanner | N/A | 4,000 Per Scanner |
| Remote Cheque Scanning with Courier | N/A | 500 Per month |
| Courier Charges - per Delivery | 30 | N/A |
| PAYMENT SERVICES | | |
| Book Transfer Within Own Accounts / Other Accounts within ADIB | Free | Free |
| Local Fund Transfer | 45 | 20 |
| International Bank Cheque | 25 | N/A |
| International Bank Cheque Cancellation | 50 | N/A |
| International Bank Cheque Re-issuance | 50 | N/A |
| International FcY Funds Transfer(BEN/SHA) | 150 | 60 |
| International FcY Funds Transfer (OUR) | 300 | 160 |
| International Funds Transfer - Repair | 100 | N/A |
| International Inward Remittances credited to account within ADIB in AED (applicable only to BEN and SHARE)* | 75 | N/A |
| Cashier's Order / Pay Order | 20 | N/A |
| Cashier's Order / Pay Order Re-issuance | 20 | N/A |
| WPS Salary File Upload (per file) | 75 | 75 |
| WPS Salary Transfer (Bank Account) | 0.5 | 0.5 |
| WPS Salary Transfer Charge (Salary Card) | 5 | 5 |
| Non WPS Salary – Local Funds Transfer | 45 | 5 |
| Non WPS Salary – Int'l/ Funds Transfer (BEN/SHA) | 75 | 60 |
| Non WPS Salary – Int'l/ Funds Transfer (OUR) | 200 | 160 |
| Non WPS Salary Bulk File Upload (excluding transaction charges) | N/A | 50 |
| Non WPS Salary Transfer Charge within ADIB (per salary) | Free | Free |
| Bulk file Upload Charge-Single / Multi Debit (per file) | N/A | 50 |
| File Upload - GPSSA Payments (excluding transaction charges) | N/A | 50 |
| MT101 Request for Transfer - per Transaction | N/A | 5 |

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|---|-------------------------------------|---|
| Corporate Cheque Printing - Charge per Cheque (Client Side) | N/A | As per requirement |
| Corporate Cheque Printing - Charge per Cheque (Bank Side) | N/A | 10 |
| Corporate Cheque Printing Implementation - Manual | N/A | 1500 |
| Noqodi Transaction Charges - per Top Up | 50 | 10 |
| Utility Bill Payment | Free | Free |
| UAEPGS on-boarding Charges | N/A | 1,500 |
| UAEPGS Monthly Service Fees | N/A | 300 |
| CHANNELS SERVICES | | |
| Setup and Implementation (Internet Banking) | N/A | 400 |
| Approver Device (Vasco/Smartcard/ Tokens) | N/A | 5 token free - Additional 50 per token |
| Monthly Usage Charge (Internet Banking) | N/A | 150 |
| H2H Setup & Implementation | N/A | 5,000 |
| H2H Service - Monthly Charge | N/A | 500 |
| LIQUIDITY SERVICES | | |
| Sweep Execution Within ADIB Accounts - per Transaction | Free | Free |
| Sweep Execution LCY Funds Transfer - per Transaction | N/A | 20 |
| Sweep Execution FCY Funds Transfer - per Transaction | N/A | 160 |
| Sweep Subscription - Monthly Charge | N/A | 500 |
| Structure Setup- Sweep Instruction Per Group | N/A | 500 |
| Structure Maintenance | N/A | 100 |
| ADIB CORPORATE COVERED CARDS | | |
| Corporate Purchase Card | No Annual Fee | No Annual Fee |
| Corporate Travel & Hospitality Card | No Annual Fee | No Annual Fee |
| Corporate Virtual Covered Card | No Annual Fee | No Annual Fee |
| OTHERS | | |
| Remittance Cancellation (for processed remittance) | 100 | N/A |
| Investigation Charge | 100 | N/A |
| Remittance Amendment | 100 | N/A |

The effective date of the implementation of VAT in the UAE is 1st January 2018 and ADIB is obliged by law to apply VAT on its provision of services from that date. VAT will be applicable on the fee amount based on UAE VAT legislation. Value Added Tax is charged 5% above prices are exclusive of VAT

* "OUR" charge, the sender alone pays the charges applicable by both the sender and receiving bank, hence the beneficiary shall receive the remitted amount in full.

"SHARE" charge, the sender pays the charge applicable by the sender bank, while the beneficiary pays the charge applicable by the receiving bank from the remitted amount.

"BEN" charge, the beneficiary pays the charge applicable by the sender bank and shall pay also the charge applicable by the receiving bank, both from the remitted amount.