

Important information about your Current and Savings Accounts, Personal Finance, Auto Finance, Home Finance and credit card fees.

Dear Valued Client,

Following the UAE Central Bank's regulation, our fees and charges have been revised.

- All increases in fees and charges are effective from 26 September 2018
- All decreases in fees and charges are effective from 18 July 2018
- All amounts mentioned are in AED unless otherwise stated

Product	Fees and Charges	Current Fee	New Fee
Credit Cards	Late payment charge ¹	349 (250 for Shukran Cards)	230
	Duplicate Statement (over 3 months)	52.50	47.25
	Card Replacement Fee	157.50	78.75
	Copy of sales voucher (up to a maximum of 3 months)	Retail AED 52.50 Airline AED 105 Hotel AED 105	Retail AED 52.50 Airline AED 68.25 Hotel AED 68.25
	Liability / No Liability Letter	-	52.50
Home Loan / Finance	Liability Letter Charge	105	52.50
	Change in security(property), including valuation ²	2,100	1,386
	Request of No Objection Certificate (NOC)	262.50	105
	Partial pre-payment / Redemption Fee ²	1% of settlement amount	3% of settlement amount
	Full pre-payment / Redemption Fee ²	1% of total loan outstanding	3% of total loan outstanding
	Early settlement profit rate (Full) Balance Transfer or Early settlement profit rate ³	1% of settlement amount	3% of settlement amount
	Late payment charges	250	450
Current and Savings Account	Swift Copy Request	31.50	15.75
	Demand Draft	31.50	52.50
Personal Loan/Finance	No Liability Certificate	105	52.50
	Liability Letter	105	52.50
Auto Loan/Finance	Late Payment Penal Charge ⁴	2% over agreed rate Min. AED 50 Max. AED 200	360
	Late payment administrative charge ⁵	50	360

¹Applicable to all cards except Saadiq Platinum Murabaha

²Only applicable to Home Loan

³Only applicable to Saadiq Home Finance.

⁴For Auto Loan, the current fee is a Late Payment Penal Interest Charge, the new fee is a flat fee.

⁵For Saadiq Auto Finance.

All fees and charges listed are inclusive of 5% Value Added Tax (VAT), where applicable. For all other fees and charges, please refer to the [Service and Price Guide](#).

Thank you for banking with us.