

## Important information about your Home Finance, Current Account and Savings Account fees.

Dear Valued Client,

Pursuant to the UAE Central Bank regulation, our fees and charges have been revised.

- Changes in Fees are effective immediately
- All amounts mentioned are in AED unless otherwise stated

Product	Fees and Charges	Current Fee	New Fee
Home Loan	Partial pre-payment / Redemption Fee	1.05% of settlement amount	1.05% of settlement amount or AED 10, 500 whichever is lower
	<b>Full Pre-Payment / Redemption Fee</b> Balance Transfer or Cash Settlement Fee	Up to 3.15% of total loan outstanding	1.05% of settlement amount or AED 10, 500 whichever is lower
Saadiq Home Finance	Accelerated Payment Processing charge (partial settlement)	1.05% on the accelerated amount being paid	1.05% on the accelerated amount being paid or AED 10, 500 whichever is lower
	<b>Early Settlement Profit Rate (Full)</b> Balance Transfer or early settlement profit rate	Up to 3.15% of settlement amount	1.05% of settlement amount or AED 10, 500 whichever is lower
Current and Savings Account	<b>Direct Debit Instructions - Setup/Amendment Fee</b>	AED 52.50	Free
	<b>Direct Debit Instructions - Stop Payment Fee</b>	AED 52.50	Free

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.