

Schedule of Charges - Individual Customer

(Ver P01-07-2023)

(All charges are exclusive of VAT)

CURRENT ACCOUNT

Products & Services	Charges
Cheque Book (First Cheque Book of 25 Leaves Free)	Additional Cheque Book AED.1 per leaf (Min. 10 leaves - Max 50 leaves)
Returned Cheque (Due to Lack of Funds)	AED 100 per Returned Cheque
Stop Payment	AED 50 per Cheque
Dormant Account Charge	Free
Re- KYC	Free
Breach of Minimum Balance	AED 25 per Month (If balance less than AED 3,000 or Equivalent)
Manager's Cheque Issuance /cancellation	AED 30 per Cheque
Special Clearing Cheque	AED 205 per Cheque
Issuing ATM Card	Free
ATM Card Renewal	Free
Replacing Lost or Stolen ATM Card	AED 25
Replacing Secret Pin Code for ATM Card	AED 25
Account Closure Fee	Within 6 Months of Opening AED. 100 , after 6 Months Free

GENERAL

Products & Services	Charges
Old Records less than 1 Year (As per Customer Requirements)	AED 10 per Page
Old Records above 1 Year (As per Customer Requirements)	AED 20 per Page
Account Balance Letter	AED 50 per Letter

SAVINGS ACCOUNTS

Products & Services	Charges
Initial Deposit - AED 500 Reserve Balance - AED 100	
Account Closure Fee	Within 6 Months of Opening AED. 50, after 6 Months Free
Dormant Account Charge	Free
Re- KYC	Free
Breach of Minimum Balance	AED 25 per Month (If balance less than AED 250/- or Equivalent)
Issuing ATM Card	Free
ATM Card Renewal	Free
Replacing Lost or Stolen ATM Card	AED 25
Replacing Secret Pin Code for ATM Card	AED 25
FUND TRANSFER SYSTEM (FTS)	
Products & Services	Charges
Inward Transfers	Charge Type (SHA/BEN)* - AED 1 Charge Type (OUR) - FREE
Outward Transfers	Charge Type (SHA / BEN / OUR) - AED 5

QARDH AL HASSANEH - SAVINGS ACCOUNTS

Products & Services	Charges
Initial Deposit AED 500 Reserve Balance AED 250	
Account Closure Fee	Free

TERM DEPOSIT - LOCAL CURRENCY

Products & Services	Charges
Minimum Deposit Amount : AED 10,000/-	
Interest Penalty	1% from the Offered interest rate will be deducted on the completed tenor for period more than 3 months
INWARD REMITTANCES	
Products & Services	Charges
Remittances Outside UAE	
Local Currency	Free
Foreign Currency	AED 20
OUTWARD REMITTANCES	
Products & Services	Charges
Remittances Outside UAE	
Transfers in AED	AED 50
Received in Foreign Currency & Remit the same	AED 50 or Equivalent in FCY

DIRECT DEBIT SYSTEM (DDS)

Products & Services	Charges
Lodgment of Direct Debit Authority Request / Amendment (Outbound 300)	AED 25
Confirmation of Direct Debit Authority Request / Amendment (Outbound 310)	AED 25
Direct Debit Authority Cancellation (Outbound 400)	AED 50

Statement of Accounts (per Cycle) (Free with in the Agreed Cycle)	Within the Statement Cycle - Free Outside the Cycle AED 25 per month
No Liability Certificate	AED 50
Liability Letter issued to Financial Institutions	AED 50
Liability Letter issued to Govt. Dept. / Embassies	AED 50
Release Letter	AED 50
Other Letters	AED 100
Signature Verification for Outside the Bank	AED 100
Own ATM Fees	Free
Fee for using other Bank's ATM	Free
Account Opening Fees	Free
Teller Services	Free
Cheques for Normal Collection within the UAE	Free
Bulk Cash Deposit & Withdrawal at Teller Counter	Free
Safe Custody of Post Dated Cheque	First Month - Free Up to One Year - AED 15 per Cheque After One Year - AED 50 per Cheque

CREDIT FACILITY	
Products & Services	Charges
OD Facility against 100% FD Underlien	0.1% (Min. 200, Max.1,000)
Personal Loans (Processing Fees)	1% of Loan Amount (Min. AED 500 Max. AED 2,500) (Equal or less than 10,000 Min. AED 200)
Loan Top-up	1% of Top up Amount (Min. AED 500 Max. AED 2,500) (Equal or less than 10,000 Min. AED 200)
Deferment of Installment	AED 100 per Deferment (Max 2 times during the loan tenor)
Early Settlement from same Bank Loans	1% of Remaining Balance Max AED 10,000
Early Settlement from other Bank Loans	1% of Remaining Balance Max AED 10,000
Final settlement from other sources / End of Service Benefits [EOSB]	1% of Remaining Balance Max AED 10,000
Loan Rescheduling Fee	AED 250
Loan Cancellation Fee	AED 100
Penalty for Overdue Personal Loan Installment	2% of the Delayed Amount (Min AED. 50, Max. AED 200)
Standing Instruction Setup	AED 50
Penalty for Insufficient Funds for Standing Orders	AED 25
Change of Due Date on Standing Instruction	AED 25

Processing of Payment Stop Request whereby subsequent Direct Debit Requests from Originators will be responded with a NO-Pay decisions using the reasons below. Please note that a Payment Stop Request can only be solicited for a DDA set up for products other than Loans/Finance/Cards i) Payment Refused ii) Bill Amount Refuted iii) Payment Stopped	AED 50
NO-PAY Response to Direct Debit Request, limited to following NO-PAY Reason Codes i) Insufficient Funds	AED 100
Remarks: * SHA - Sharing / BEN - Beneficiary	
Notes: Tariff for services not mentioned in this schedule will be available on request.	