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Schedule of Charges 2019

INDIVIDUAL ACCOUNTS

CHARGE DESCRIPTION	INDIVIDUAL/ JOINT ACCOUNTS	MUKAMMAL ACCOUNTS		
	Current & Saving Account	Basic	Personal	Plus

GENERAL BANKING

Minimum Balance Charges / Service Fee If Account balance falls below AED 1,000 (charged p.m.)	25	Nil	Nil	Nil
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ACCOUNT SERVICE CHARGES

Teller Service Charges; Individual / Joint Accounts: First 6 transactions free per month. Mukammal Basic: First 2 transactions free per month Additional transactions for both above account types will be charged.	10	10	Nil	Nil
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ACCOUNT OPERATION

Cheque Book issuance First Cheque book of 10 leaves free; additional at AED 1 per leaf, minimum 25 leaves For Mukammal Account only 1 Cheque book of 25 leaves free p.m. additional at AED 1 per leaf, minimum 25 leaves.	25	25	25	25
Stop Payment Cheques (per cheque)	50	50	50	50
Copy of old cheques less than 1 year	10	10	10	10
Copy of old cheques older than 1 year	20	20	20	20
Duplicate Statement of Account (per statement)	25	25	Nil	Nil
Account closed within one year of opening	100	100	100	100

CLEARING & COLLECTIONS

Inward Special Clearing	205	205	205	205
Returned Customer Cheque (per cheque) For Mukammal: Charges apply if returned for Non Sufficient Funds	100	100	Nil	Nil
SMS Alerts on Transactions	Nil	Nil	Nil	Nil
E-Statement	Nil	Nil	Nil	Nil
UBL Internet Banking	Nil	Nil	Nil	Nil

COLLECTIONS

Cheques drawn outside UAE (by courier only)	250	250	250	250
Inward bills for collections outside UAE (IBC)	100	100	100	100

OUTWARD REMITTANCE

Online transfers through Central Bank	1	1	1	1
Payments through Central Bank	5	5	5	5
Foreign Telegraphic Transfer	100	100	100	100
Tezraftaar remittance (PKR only) USD 200 and above	Nil	Nil	Nil	Nil
Tezraftaar remittance (PKR only) below USD 200	10	10	10	10
Outward Commercial Remittance in PKR	30	30	30	30
Utility Bill payment through Netbanking	Nil	Nil	Nil	Nil

DEMAND DRAFTS AND PAY ORDERS

Issuance of Demand Draft and Pay Order	30	30	Nil	Nil
Cancellation Fee	Nil	Nil	Nil	Nil

STANDING INSTRUCTIONS

Registration	50	50	50	50
Penalty on insufficient funds	25	25	25	25

LETTERS AND CERTIFICATES

Account Balance Certificate	50	50	50	50
Liability Certificate	60	60	60	60
Release Letters	50	50	50	50
Liability letters to Govt./ Embassies/ Financial institutions	60	60	60	60

DEBIT CARD

Card Replacement Fee (branch collection) Additional charge will apply for courier delivery	25	25	Nil	Nil
Cash withdrawal from UBL ATMs within UAE	Nil	Nil	Nil	Nil
Cash withdrawal from other banks ATMs within UAE (UAE Switch); First 4 transactions free p.m.	2	2	2	2
Cash withdrawal Transaction declined Fee	1	1	1	1
Cash withdrawal from GCC Switch ATMs	6	6	6	6

Cash withdrawal from International Visa Plus ATMs	20	20	20	20
Foreign Exchange Fee on transactions	2.00%	2.00%	2.00%	2.00%
Copy of Sales Slip	25	25	25	25

FIXED DEPOSITS

Pre mature withdrawal penalty (% reduced from Offered rate)	2.00%
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PAYROLL PROCESSING

WIZ Payroll Card Issuance	Nil
Wiz Payroll/ WPS salary Processing Fee (per file) or as per Agreement	AED 7 per employee or min AED 250 per file

PERSONAL LOANS

Interest Rate	As per approved terms
Insurance	0.45% Minimum 250
Processing Charges for New Loans	0.50% Minimum 500 Maximum 1,000
Installment Deferment Fee (per deferment)	100
Late payment penal interest charges	2.00% Minimum 50 Maximum 200
Loan Cancellation Fee	100
Loan Re-Schedule Fee	250
PRE PAYMENT FEE (On Outstanding Loan Amount)	
Partial settlement from other source/ EOSB (on partial amount)	1.00%
Final settlement from other sources/ EOSB (on remaining amount)	1.00%
Loan Top Up (on Top Up amount)	1.00% Minimum 500 Maximum 2,500
Early Settlement from same bank loan (on remaining amount)	1.00%
Early settlement through other Bank buyout	1.00%

CREDIT CARDS

INTEREST RATE (P.M.) ON RETAIL TRANSACTIONS

Gold (per month)	2.25%
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Silver (per month)	2.75%
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INTEREST RATE (P.M.) ON CASH ADVANCES:

Gold (per month)	2.99%
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Silver (per month)	3.49%
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Cash Advance fee	3.50% Minimum 50
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Card Replacement Fee	75
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Credit Shield (of Outstanding at billing cycle)	0.75%
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Additional PIN mailer	25
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Late Payment Fee	200
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Over Limit Fee	2.50% Minimum 100
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Copy of Sales Slip	25
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Returned Cheque	100
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Foreign Exchange mark-up on incoming transactions (% of transaction amount)	2.25%
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Duplicate statement (per statement)	25
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Failed Debit Instructions Fee	25
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Loan on Card (6 Months –12 Months)	1.00%
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Processing Fee Loan on Cards	200
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Prepayment charges Loan on Cards (% of Outstanding Amount)	1.00%
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Pay Order for refund of credit balance	25
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Credit Card liability Letter	50
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MORTGAGES (HOME LOAN)

Interest Rate	As per approved terms
Loan Processing Fee (% of Loan amount)	1.00% Minimum 10,000
Borrower's Life Insurance (on outstanding loan) per milli per month	0.30%
Property Insurance on value of property (recovered upfront for 12 months and subsequently for following periods) per milli per annum	0.30%
Pre-payment Fee Bank buyout (% of outstanding loan amount)	Maximum 1% of outstanding or AED 10K whichever is less
Partial Pre payment fee other modes (% of outstanding loan amount)	Maximum 1% of outstanding or AED 10K whichever is less
Loan Processing Fee % of the Top up amount	1.00% Minimum 3,000
Late Payment Fee	250
Change in Security (Property)/Borrower / Ownership details/amendment fee	500
Loan Rescheduling Fee: (increase/ decrease in term)	1,000
Bank Buyout Processing Fee % of Loan amount	0.50%
Property Valuation Fee	2,500
Home Loan Liability Letter	85
Other Certificates	75
Non- Standard Statement production / copy of original Documents	100
Property swaps administration Fee	Max 1,320 (valuation included)
Issuance of NOC	150
Clearance Letter	95
Request of other letter	90

SAFE DEPOSIT LOCKERS

Refundable security deposit	2,000
Small Locker (Per annum)	500
Medium Locker (Per annum)	750
Large Locker (Per annum)	1,000

- All Charges and Fees are Exclusive of VAT
- All Charges and Fees mentioned are in UAE Dirhams, unless specified
- Where % Charge / Fee, Maximum or Minimum is mentioned, whichever is higher will be applicable
- All Charges and Fees are subject to change without notice
- All Charges and Fees apply to regular transactions
- The Bank reserves the right to levy additional charges for services not covered above
- Please check with your branch for any specific requirements or charges not covered above

For additional information call:

600-533-335

7 days a week, 24 hours a day

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