



*Signature*  
UBL Priority Banking

# Schedule of Charges 2019

**SIGNATURE  
PRIORITY BANKING**

## SIGNATURE BANKING

## SERVICE FEE

## Eligibility Criteria - Priority Banking

Balance of AED 250,000 per month or equivalent in any currency and/or investments

150

\*if the above criteria is not met, the bank reserves the right to charge a service fee up to the point the account is converted in to a branch banking account.

## ACCOUNT SERVICE CHARGES

Teller Service Charges Free

## ACCOUNT OPERATION

Cheque Book issuance Free

Stop Payment Cheques (per cheque) 25

Copy of old cheques less than 1 year Free

Copy of old cheques older than 1 year 20

Duplicate Statement of Account (per statement) Free

Account closed within one year of opening 100

## CLEARING

Inward Special Clearing 205

Returned Customer Cheque (per cheque ) 100

SMS Alerts on Transactions Free

E-Statement Free

UBL Internet Banking Free

## COLLECTIONS

Cheques drawn outside UAE (by courier only) 100

Inward bills for collections outside UAE (IBC) 50

## REMITTANCE

### OUTWARD REMITTANCE

Online transfers through Central Bank	1
Payments through Central Bank	5
Foreign Telegraphic Transfer (One TT free per month)	25
Tezraftaar remittance (PKR only) USD 200 and above	Free
Tezraftaar remittance (PKR only) below USD 200	10
Outward Commercial Remittance in PKR	30
Utility Bill payment through Netbanking	Free

### DEMAND DRAFTS AND PAY ORDERS

Issuance of Demand Draft and Pay Order	Free
Cancellation Fee	Free

### STANDING INSTRUCTIONS

Registration	Free
Penalty on insufficient funds	25

### LETTERS AND CERTIFICATES

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

## DEBIT CARD

Card Replacement Fee branch Collection, additional charge will apply for courier delivery	Free
Cash withdrawal from UBL ATMs within UAE	Free
Cash withdrawal from other banks ATMs within UAE (UAE SWITCH); First 4 transactions free p.m.	2
Cash withdrawal - Transaction declined fee	1
Cash withdrawal from GCC Switch ATMs	6
Cash withdrawal from International Visa Plus ATMs	20
Foreign Exchange Fee on transactions	2.00%
Copy of Sales Slip	15

## FIXED DEPOSITS

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Pre mature withdrawal penalty (% reduced from Offered rate)	2.00%
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## PERSONAL LOANS

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Interest Rate	As per approved terms
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Insurance	0.45% Minimum 250
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Processing Charges for New Loans	0.50% Minimum 500 Maximum 1000
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Installment Deferment Fee (per deferment)	100
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Late payment penal interest charges	2% Minimum 50 Maximum 200
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Loan Cancellation Fee	100
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Loan Re-Schedule Fee	250
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### PRE PAYMENT FEE (On Outstanding Loan Amount)

Partial settlement from other source/EOSB (on partial amount)	1.00%
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Final settlement from other sources/EOSB (on remaining amount)	1.00%
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Loan Top Up (on Top Up amount)	1.00% Minimum 500 Maximum 2,500
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Early Settlement from same bank loan (on remaining amount)	1.00%
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Early settlement through other Bank buyout	1.00%
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## CREDIT CARDS

### INTEREST RATE (P.M.) ON RETAIL TRANSACTIONS

Gold (per month)	2.25% p.m.
Silver (per month)	2.75% p.m.

### INTEREST RATE (P.M.) ON CASH ADVANCES

Gold (per month)	2.99% p.m.
Silver (per month)	3.49% p.m.

Cash Advance fee	3.00% Minimum 50
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Card Replacement Fee	100
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Credit Shield (of Outstanding at billing cycle)	0.70%
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Additional PIN mailer	25
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Late Payment Fee	100
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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)	1000
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	2000
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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