

Important Notice

Dear valued ADIB Customer,

Greetings from ADIB Global Transaction Banking (GTB)!

Please be advised that ADIB Wholesale Banking (WBG) Cash Management Price Guide has been updated and will take effect starting 1st June 2024.

In our continuous endeavor to enhance your experience with ADIB Corporate Smart Cash Deposit Machine (SCDM), we have upgraded our Corporate SCDM features with more notes/coins capacity machines to suit your business needs. Our GTB Sales team will be happy to explain to you the different options available to customers.

Notwithstanding any provision contained in ADIB General Terms and Conditions for Accounts and Islamic Banking Services (Non-Individual Customers) in respect of notices, the effective date for the change in relation to the ADIB WBG Cash Management Price Guide shall commence from (and include) 1st May 2024.

We recommend that you go through ADIB WBG Cash Management Price Guide to know how it might affect your banking operations with ADIB. You will be deemed to have accepted the changes stipulated in ADIB WBG Cash Management Price Guide if you keep on using your account(s) (or if you do not close them) or if you continue to utilize any of the banking services on or after the Effective Date.

We value your relationship with us and are always endeavoring to provide you with diverse suite of solutions and channels accesses backed by our ever-increasing service levels that offer smooth banking experience.

If you have any questions on our ADIB WBG Cash Management Price Guide or on our alternative product and solutions, please do not hesitate to contact your relationship manager, transaction banking sales representative or our customer service unit at adibservice@adib.com.

With Best Regards,

ADIB Global Transaction Banking Team



Wholesale Banking Services and Pricing Guide

Categories	WBG Cash Management Tariff (Branch)	WBG Cash Management Tariff (Electronic)
Account Services	AED	
Minimum Monthly Average Balance (Aggregate of balances in Current and Savings account)	100,000	N/A
Monthly Fall Below Charges	250	N/A
Cheque Book (25 leaves per book)	25	25
Special Cheque Book (per leaf)	As per requirement	N/A
Stop Cheque Payment	100	N/A
Cheque return- Issued on an Account with ADIB	200	N/A
Cash or Cheque Deposit \ Withdrawal Over-the-Counter	100	N/A
Bank Certificates	300	N/A
Account Statement Retrieval (Less than 3 months ago)	Free	Free
Account Statement	25 \ month (minimum 100	Free
Standing Instructions Setup / Amendment	50	Free
Standing Instructions Reject - Insufficient Funds	N/A	N/A
Standing Instructions Execution - Within ADIB / Own Account	N/A	Free
Standing Instructions Execution - LCY Funds Transfer	N/A	20
Standing Instructions Execution - FCY Funds Transfer	N/A	160
Standing Instructions Cancellation	N/A	Free
MT940 Outgoing (Swift Message)	100	N/A
Virtual Account Creation (One-Time) Per Account	N/A	10
Trade License Expiry Fees	250	N/A
COLLECTION SERVICES		
Cash pick-up (per pick-up)	85	N/A
Cheque pickup (per pick-up)	85	N/A
Cash & Cheque (per pick-up)	100	N/A
Cheque Collection (LCY) Local Cheque Processing - Clear Funds	Free	N/A
SCDM - 1,200 Notes Capacity (2 pickups & processing / week)	AED 1,500 per month per machine	N/A
SCDM - 2,500 Notes Capacity (2 pickups & processing / week)	AED 2,500 per month per machine	N/A
SCDM - 3,500 Notes Capacity (2 pickups & processing / week)	AED 2,800 per month per machine	N/A
SCDM - 4,000 Notes Capacity (2 pickups & processing / week)	AED 3,200 per month per machine	N/A
SCDM - 4,000 Notes Capacity with Coins (2 pickups & processing / week)	AED 3,800 per month per machine	N/A
SCDM - 10,000 Notes Capacity (2 pickups & processing / week)	AED 4,000 per month per machine	N/A

Categories	WBG Cash Management Tariff (Branch)	WBG Cash Management Tariff (Electronic)
SCDM - 10,000 Notes Capacity with Coins (2 pickups & processing / week)	AED 4,500 per month per machine	N/A
SCDM - 15,000 Notes Capacity (2 pickups & processing / week)	AED 4,800 per month per machine	N/A
SCDM - 15,000 Notes Capacity with Coins (2 pickups & processing / week)	AED 5,300 per month per machine	N/A
SCDM Removal Fee	At actual	N/A
Ad-hoc Cash pick-up / Cash Delivery (per trip)	AED 500 same day or AED 300 Next day	N/A
SCDM Termination Fee within Initial 2 Years	6 Months rental fee	N/A
SCDM Termination Fee in Year 3	3 Months rental fee	N/A
Cheque Collection (LCY) Local Cheque Processing - Clear Funds / Rejected Item	Free	N/A
Cheque Collection (FCY)	100 plus correspondent bank charges	N/A
Cheque Retrieval (cheque image)	100	Free
Post Dated Cheque Custody (per cheque)	15	N/A
Post Dated Cheque Cancellation/ Stop Payment (per cheque)	15	N/A
Direct Debit System (DDS) Originator Service Fees	300/Month OR 3,600/Year	150/Month OR 1,800/Year
Direct Debit Authority (DDA) Setup Fees	100	50
Installation of Remote Cheque Scanner	N/A	4,000 Per Scanner
Remote Cheque Scanning with Courier	N/A	500 Per month
Courier Charges - per Delivery	30	N/A
PAYMENT SERVICES		
Book Transfer Within Own Accounts / Other Accounts within ADIB	Free	Free
Local Fund Transfer	45	20
International Bank Cheque	25	N/A
International Bank Cheque Cancellation	50	N/A
International Bank Cheque Re-issuance	50	N/A
International FcY Funds Transfer(BEN/SHA)	150	60
International FcY Funds Transfer (OUR)	300	160
International Funds Transfer - Repair	100	N/A
International Inward Remittances credited to account within ADIB in AED (applicable only to BEN and SHARE)*	75	N/A
Cashier's Order / Pay Order	20	N/A
Cashier's Order / Pay Order Re-issuance	20	N/A
WPS Salary File Upload (per file)	75	75
WPS Salary Transfer (Bank Account)	0.5	0.5
WPS Salary Transfer Charge (Salary Card)	5	5
Non WPS Salary – Local Funds Transfer	45	5
Non WPS Salary – Int'l/ Funds Transfer (BEN/SHA)	75	60
Non WPS Salary – Int'l/ Funds Transfer (OUR)	200	160
Non WPS Salary Bulk File Upload (excluding transaction charges)	N/A	50

Categories	WBG Cash Management Tariff (Branch)	WBG Cash Management Tariff (Electronic)
Non WPS Salary Transfer Charge within ADIB (per salary)	Free	Free
Bulk file Upload Charge-Single / Multi Debit (per file)	N/A	50
File Upload - GPSSA Payments (excluding transaction charges)	N/A	50
MT101 Request for Transfer - per Transaction	N/A	5
Corporate Cheque Printing - Charge per Cheque (Client Side)	N/A	As per requirement
Corporate Cheque Printing - Charge per Cheque (Bank Side)	N/A	10
Corporate Cheque Printing Implementation - Manual	N/A	1500
Noqodi Transaction Charges - per Top Up	50	10
Utility Bill Payment	Free	Free
UAEPGS on-boarding Charges	N/A	1,500
UAEPGS Monthly Service Fees	N/A	300
CHANNELS SERVICES		
Setup and Implementation (Internet Banking)	N/A	400
Approver Device (Vasco/Smartcard/ Tokens)	N/A	5 token free - Additional 50 per token
Monthly Usage Charge (Internet Banking)	N/A	150
H2H Setup & Implementation	N/A	5,000
H2H Service - Monthly Charge	N/A	500
LIQUIDITY SERVICES		
Sweep Execution Within ADIB Accounts - per Transaction	Free	Free
Sweep Execution LCY Funds Transfer - per Transaction	N/A	20
Sweep Execution FCY Funds Transfer - per Transaction	N/A	160
Sweep Subscription - Monthly Charge	N/A	500
Structure Setup- Sweep Instruction Per Group	N/A	500
Structure Maintenance	N/A	100
ADIB CORPORATE COVERED CARDS		
Corporate Purchase Card	No Annual Fee	No Annual Fee
Corporate Travel & Hospitality Card	No Annual Fee	No Annual Fee
Corporate Virtual Covered Card	No Annual Fee	No Annual Fee
OTHERS		
Remittance Cancellation (for processed remittance)	100	N/A
Investigation Charge	100	N/A
Remittance Amendment	100	N/A

The effective date of the implementation of VAT in the UAE is 1st January 2018 and ADIB is obliged by law to apply VAT on its provision of services from that date. VAT will be applicable on the fee amount based on UAE VAT legislation. Value Added Tax is charged %5 above prices are exclusive of VAT

* "OUR" charge, the sender alone pays the charges applicable by both the sender and receiving bank, hence the beneficiary shall receive the remitted amount in full.

"SHARE" charge, the sender pays the charge applicable by the sender bank, while the beneficiary pays the charge applicable by the receiving bank from the remitted amount.

"BEN" charge, the beneficiary pays the charge applicable by the sender bank and shall pay also the charge applicable by the receiving bank, both from the remitted amount.