

### NBF Priority Banking Eligibility Criteria

Maintain a total relationship balance\* of AED 350,000 and above **OR** Avail a Mortgage value of AED 2,500,000 and above **OR** Salary Transfer\*\* of AED 40,000 per month

*Note:* No fee will be charged for not maintaining the eligibility criteria, however the eligibility will be reviewed quarterly and relationship status will no longer be Priority Banking and all benefits would be discontinued.

\*Total relationship balance includes monthly average balance of Current/Saving Accounts, Fixed Deposits and total investment holdings

\*\*Salary transfer means the salary is transferred to any NBF account through WPS. Salaries transferred through other modes will not be considered.

Statement cycle for Current Account is monthly and Savings Account is quarterly.

#### Account services

##### Current account

	Standard	Classic	Twin benefit
Monthly average balance (AED)	NIL	NIL	NIL
Monthly fall below fee (AED)	NIL	NIL	NIL
Monthly account maintenance fee (AED)	NIL	NIL	NIL

##### Savings account

	Savings	Savings plus	MAXsaver
Monthly average balance (AED)	NIL	NIL	NIL
Monthly fall below fee (AED)	NIL	NIL	NIL
Monthly account maintenance fee (AED)	NIL	NIL	NIL

#### Account services

Account opening fees	No fees
Dormant account	No charges
Account balance letter	AED 50 (One free in a quarter)
Account closure charges (if closed within one year)	AED 100

#### Bank statements

Regular statements	Free monthly
Duplicate statements (outside the agreed cycle)	AED 25 pm

#### Term deposit (Please contact Relationship Manager for preferential rates)

Minimum amount - fixed deposit	AED 10,000
--------------------------------	------------

#### Clearing cheques

Cheque book issuance	First cheque book (50 leaves) free, only on request, Additional cheque book of 25 leaves- AED 25 per cheque book
Stop payment	AED 50 per cheque
Cheques photocopy	AED 10 (less than 1 year) AED 20 (over 1 year)
Local clearing	Free
Inward Cheque Return	AED 100 per cheque
Outward Cheque Return	Free
Special clearing (inward and outward)	AED 100 per cheque
Post dated cheques for collection	AED 25 per cheque
Withdrawal of PDC	AED 25 per cheque
Cheques sent for collection (outside the UAE)	AED 100 per cheque

#### Debit card charges

Eligible Card Visa Platinum Debit Card*	
* The bank reserves the right to levies fee/replace card in case priority eligibility is not maintained	
Annual fee	Free
Supplementary card	3 cards fees
Second card/Replacement card	Free
PIN replacement/re-issue fee through NBF Call Centre	Free
Paper PIN replacement/re-issue fee	AED 25
Sales slip copy fee	AED 25

#### Usage fee at non-NBF ATMs in UAE (UAE Switch)

Cash withdrawal	Free
Balance enquiry	Free

#### Usage fee at NBF ATMs

Cash withdrawal	Free
Balance enquiry	Free
Cash Deposit *	Free
Cheque Deposit *	Free
Credit Card Payment to any NBF credit card	Free
Utility Bill Payment	Free
Mini Statement (last 10 transactions)	Free

\* In selected ATMs, please refer to website for full list of locations

#### Usage fee at ATMs outside UAE

2 International ATM withdrawals free per month. After that, charges as per host country system	
SMS alerts (per SMS)	Free
*Applicable only for debit card alerts	
Alerts requested by customer (per SMS)	AED 0.50

#### Standing instruction

Standing instruction set up	AED 50 manual Free (via online banking)
Inter account transfer (within NBF)	Free
Failed standing instruction	AED 25
Amendment/cancellation	AED 30
Scheduled execution	Free

#### Teller services

Upto 10 transactions free p.m. Every additional transaction	AED 10
---	--------

#### Payments

Inward remittances (AED or foreign currency)	Free
Outward remittances	
Inter account transfers (within NBF)	Free
Local money transfers in AED	AED 5 manual AED 1 (via online banking)
International payments/local payments in foreign currency	AED 75 manual AED 50 electronic
1 free international remittance per month. Correspondence Bank charges to be applied as per actuals.	
Cancellation/amendments	AED 50
Swift tracers/reminders	AED 100
Swift copy	AED 25
Payment returns	AED 25

#### Demand drafts and cashier's orders

DD/CO issuance	AED 30 manual AED 20 (via online banking)
DD/CO stop payment	AED 50
DD/CO cancellation	AED 50
DD/CO duplicate	AED 50
DD/CO sent for collection (outside UAE)	AED 100 per instrument

#### Safe deposit lockers (Select Branches only)

Small	AED 400 pa
Medium	AED 800 pa
Large	AED 1500 pa
Security deposit	AED 500 pa

#### Issuance of Letters

No liability certificate	AED 100
Liability letter	AED 100
Others (upon request)	AED 100

#### Personal loans

Processing fee	0.5% of loan amount minimum AED 500 maximum AED 2,500
Early settlement fee	1% of remaining balance maximum AED 10,000
Partial payment	1% of partial payment amount maximum (AED 10,000)
Late payment fee	2% of delayed amount minimum AED 50, maximum AED 200
Loan top up fee	1% of top up amount minimum AED 500 maximum AED 2,500
Loan cancellation fee	AED 100
Deferment of installment	AED 100 per deferment
Loan rescheduling fee	AED 250

#### Auto loans

Processing fees	0.5% of loan amount minimum AED 200; maximum AED 2,500
Early settlement fee	1% of the remaining balance
Late payment fee	2% over agreed rate minimum AED 50 maximum AED 200
Deferment of installment	AED 100 per installment
Clearance letter fee	AED 50

#### Home loans

Pre-approval fee	AED 1,000
Processing fee (Final Offer letter)	1% of loan amount
Early settlement fee	1% of the outstanding loan amount maximum AED 10,000
Partial settlement fee	1% of partial payment amount maximum AED 10,000
Property valuation fee	AED 2,500
Late payment fee	AED 200 per installment
Loan rescheduling fee	AED 800
Clearance letter fee	AED 50

#### Overdraft

Annual renewal fee / initial set up fee	AED 200
Insurance (Death & PTD) for OD amount up to AED 40,000	AED 100
Insurance (Death & PTD) for OD amount more than AED 40,000	AED 200

Charges	Infinite
Annual fee	Life-time free*
Renewal fee	NIL
Supplementary card (for more than 2 cards)	AED 250

#### Other card related fees

Interest/profit rate (NBF Islamic cards)	2.49% pm
Cash advance fee	4% of advance amount or AED 50 (whichever is higher)
Card replacement fee	AED150
Over limit fee	AED 125
Late payment fee	AED 125
Cheque return	AED 100
Minimum amount due	5% of the amount due or AED 100 (whichever is higher)
Foreign currency transaction fee	2.50%
Cash withdrawal limit	40% of card limit
Transaction slip copy	AED 25
Payment due date from statement date	20 days
Maximum interest free days	Up to 50 days (provided payment is made in full)

\*Annual fee of AED 750 waived for NBF Priority customers

#### General conditions

- All charges listed in this booklet apply only to normal transactions and to the customers of NBF.
- NBF reserves the right to levy additional charges for services at its sole discretion.
- All terms and conditions mentioned in this booklet are subject to change without notice. Charges for any services not mentioned in this booklet will be available upon request.
- Other incidental expenses such as stamps, postage, telex, SWIFT, fax charges etc. including charges levied by the correspondent Bank will be recovered where incurred.
- Account balances mentioned are equivalent to AED currency.
- Updated tariff will be available at www.nbf.ae
- Current NBF Prime rate is 8.25%
- Above mentioned processing fees may be subject to a minimum loan amount or other terms & conditions.