

Commercial Loans	Fees*
Issuance of Liability Letter	500
Balance Confirmation	500
Commitment Fee on loans	Min 0.25% of undrawn limit
Processing Fee	Min 1% of facility amount
Early/Partial settlement Fee	3% of outstanding principal 5% on buyout
Stop payment of Cheque	500
Returned Cheque/DDA Return Charges	350
Replacement / swap of post dated cheques	500 per request
Rescheduling fee	Min 1.5% of outstanding principal subject to Min 2,000
Mortgage Release letter	500
Deferment of EMI	500 per request
Account statement	150
Deal cancellation (after issuance of FOL / agreement)	500
Release of Security (for Developer Finance)	500 per unit or as decided by Management
Issuance of NOC to Government entities	250
Overdue penalty on loans	2% per month
Extension of Facility	1% of outstanding facility amount
Vehicle Loans / Financing	Fees*
Early settlement	1% of outstanding facility amount
NOC to Traffic Department	nil
Advance payment of instalment	1% of instalment
Late payment penal charges	Max 500
Issuance of liability letter to other banks	60
Cancellation Fee	100
Guarantees	Fees*
Labor guarantee processing fee	Free of commission if on 100% cash margin (relevant MOHRE fees to be paid by the customer)
Labor guarantee refund	200 for normal process 350 for fast track - 7 working days
Other guarantees one time issuance fee	100
Other guarantees issuance charges	Free of commission if on 100% cash margin / 1.75% p.a. in case of partial coverage or covered by Asset.
Guarantee renewal charges	1.5% p.a., Min 1,000
Balance Confirmation	500
Factoring	Fees*
Factoring with recourse interest rate	Min 1% per month
Invoice discounting interest rate	Min 1% per month
Reverse factoring	Min 0.75% per month
Processing Fee	1% upfront or as decided by Management
Overdue penalty	2% per month
Invoice settlement	15 per invoice
Fund transfer charges	110
Term Deposits	Fees*
Early termination Penalty	Decided on a case to case basis
Balance Confirmation	500

*All amounts in AED currency, subject to Value Added Tax