

<b>Commercial Loans</b>	<b>Fees*</b>
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
<b>Vehicle Loans / Financing</b>	<b>Fees*</b>
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

<b>Guarantees</b>	<b>Fees*</b>
Labor guarantee processing fee	<b>Free of commission if on 100% cash margin (relevant MOHRE fees to be paid by the customer)</b>
Labor guarantee refund	<b>200 for normal process 350 for fast track - 7 working days</b>
Other guarantees one time issuance fee	<b>100</b>
Other guarantees issuance charges	<b>Free of commission if on 100% cash margin / 1.75% p.a. in case of partial coverage or covered by Asset.</b>
Guarantee renewal charges	<b>1.5% p.a., Min 1,000</b>
Balance Confirmation	<b>500</b>
<b>Factoring</b>	<b>Fees*</b>
Factoring with recourse interest rate	<b>Min 1% per month</b>
Invoice discounting interest rate	<b>Min 1% per month</b>
Reverse factoring	<b>Min 0.75% per month</b>
Processing Fee	<b>1% upfront or as decided by Management</b>
Overdue penalty	<b>2% per month</b>
Invoice settlement	<b>15 per invoice</b>
Fund transfer charges	<b>110</b>
<b>Term Deposits</b>	<b>Fees*</b>
Early termination charge**	<b>• In case of early termination during the first half of the agreed tenor, applicable interest is 0%. • In case of early termination during the second half of the agreed tenor, applicable interest rate will be 50% of the agreed rate.</b>
Balance Confirmation	<b>500</b>

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

\*\* Early termination charges are subject to change on a case to case basis