

Consumer Loans	Fees*
Processing Fee	Upfront 2% of the loan amount, with a minimum fee of 300 & Max 1,000 (applicable for both new and top up)
Early Settlement from Other Banks Loans	1% Max 10,000
Final Settlement from Other Source/EOSB	1% Max 10,000
Partial Settlement Charges	1% Max 10,000
Late payment Fee	Max 200
Issuance of Liability Letter	60
Release Letter	50
Deferment of EMI	100
Returned Cheques / DDA Return Charges	100
Loan Cancellation Fee	100
Revolving overdraft Annual Set Up Fee	200
Other (loan copy , issuing redemption statements, audit confirmation etc)	25
Home Loans	Fees*
Processing Fee	Upfront 1% of the loan amount
Application Fee	Nil
Early Settlement Fee	1% Max 10,000
Partial Settlement Charges	1% Max 10,000
Late payment Fee	Max 700
Issuance of Liability Letter	85
Release Letter	95
Deferment of EMI	100
Returned Cheques / DDA Return Charges	100
Other Certificates	75
Non-Standard Statement Production/Copy of Original Documentation	100
Property Swap Administration Fees	Max 1,320 (valuation included)
Issuance of NOC	150
Request of Other Letters	90
Valuation Charge	3,000 (Completed property)
Life Insurance (single applicant)	Based on individual profile and consent
Life Insurance (additional applicant/s)	Based on individual profile and consent
Property Insurance	Based on Property value
Car Loans	Fees*
Processing Fee	Upfront 1% of the loan amount max of AED 1,000
Early Settlement Fee	1% Max 10,000
Late payment Fee	Max 500
Issuance of Liability Letter to Other Banks	60
Deferment of EMI	100
Returned Cheques / DDA Return Charges	100
Loan Cancellation Fee	100
Advance payment of instalment	1% of Instalment
NOC to Traffic Department	Nil
Permanent Release of Mortgage	100
Change of Registration	Nil
Credit Cards	Fees*
Card replacement fee	20
Liability/no liability letter	50
Duplicate statement	15
Late payment fees	Max 230
Cash advance Fee	3% or 100 whichever is higher
Over Limit Fee	250
Returned Cheques / DDA Return Charges	100
Paper Statement Fee	5 per month

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