

Consumer Loans**	Fees*
Processing Fee	Amala: 1% of the loan amount, Min 300 & Max 1,000 (applicable for both new and top up)  Personal Loans: 1% of the loan amount, Min 500 & Max 2,500 (applicable for both new and top up)
Early Settlement from Same or 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 (Interest will continue to accrue for the deferred amount at the existing rate)
Returned Cheques / DDA Return Charges	100
Loan Cancellation Fee (N/A for Amala)	100
Revolving overdraft Annual Set Up Fee (N/A for Amala)	200
Other (loan copy , issuing redemption statements, audit confirmation etc)	25
Residential Mortgages	Fees*
Processing Fee	1% of the loan amount
Pre-Approval Fee	3,000 (will be adjusted in the processing fees)
Offer Letter Renewal Charges	2,500
Pre-Approval Renewal Charges	1,000
Change in Approval Terms	1,000
Cancellation of Pre/Final approval by customer (Charges are not applicable within cooling-off period)	No Refund of Pre-Approval fees
Early Settlement Fee	1% Max 10,000

Partial Settlement Charges	<b>1% Max 10,000</b>
Late payment Fee	<b>Max 700</b>
Issuance of Liability Letter	<b>85</b>
Release Letter	<b>95</b>
Returned Cheques / DDA Return Charges	<b>100</b>
Other Certificates	<b>75</b>
Non-Standard Statement Production/Copy of Original Documentation	<b>100</b>
Change in installment recovery dates	<b>100</b>
Property Swap Administration Fees	<b>Max 1,320 (valuation included)</b>
Issuance of NOC	<b>150</b>
Request of Other Letters	<b>90</b>
Valuation Charge	<b>As per the approved evaluator pricing, min 2,500</b>
Life Insurance (single applicant)	<b>Borne by Reem Finance</b>
Life Insurance (additional applicant/s)	<b>Borne by Reem Finance</b>
Property Insurance	<b>Borne by Reem Finance</b>
<b>Car Loans</b>	<b>Fees*</b>
Processing Fee	<b>1% of the loan amount max of AED 1,000</b>
Early Settlement Fee	<b>1% Max 10,000</b>
Late payment Fee	<b>Max 500</b>
Issuance of Liability Letter to Other Banks	<b>60</b>
Deferment of EMI	<b>100</b>
Returned Cheques / DDA Return Charges	<b>100</b>
Loan Cancellation Fee	<b>100</b>
Advance payment of instalment	<b>1% of Instalment</b>
NOC to Traffic Department	<b>Nil</b>
Permanent Release of Mortgage	<b>100</b>
Change of Registration	<b>Nil</b>

<b>Credit Cards***</b>	<b>Fees*</b>
Monthly Interest Rate	<b>3.50%</b>
Annual Fee	<b>Visa GOLD: 0 Visa PLATINUM: 1,000 Visa INFINITE: 1,500</b>
Supplementary Card Fee	<b>50</b>
Cash Withdrawal Limit	<b>90%</b>
Non-AED Transaction Fee	<b>4%</b>
Copy of Sales Voucher / Slip	<b>25</b>
Early Termination Fee: EPP / BT	<b>200</b>
Monthly E-Statement	<b>Nil</b>
Liability/no liability letter	<b>50</b>
Card replacement fee	<b>75</b>
Duplicate E-Statement or Paper Statement (per month)	<b>25</b>
Late payment fees	<b>200</b>
Cash advance Fee	<b>3% or 100 whichever is higher</b>
Over Limit Fee	<b>200</b>
Returned Cheques / DDA Return Charges	<b>100</b>
Transaction Dispute Investigation Fee	<b>25</b>

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

\*\*Consumer Loan Fees apply to all personal loan products offered by Reem Finance unless specified otherwise

\*\*\*Card Fees apply to all cards offered by Reem Finance unless specified otherwise