

# SCHEDULE OF FEES

## ACCOUNTS SERVICES

## SCHEDULE OF FEES - ACCOUNTS SERVICES

	Salary Transfer		Non-salary Transfer		Youth Segment		Seghaar
FEE DESCRIPTION	CURRENT ACCOUNT	SAVINGS ACCOUNT	CURRENT ACCOUNT	SAVINGS ACCOUNT	CURRENT ACCOUNT	SAVINGS ACCOUNT	SAVINGS ACCOUNT
Account type based on Balance Calculation	Average Balance	Minimum Balance	Average Balance	Minimum Balance	Average Balance	Minimum Balance	Minimum Balance
Account opening amount (Not applicable to digital app on-boarding)	Salary AED 5,000 & above	Salary AED 5,000 & above	AED 2,500	AED 3,000	AED 500	AED 500	AED 500
Minimum balance requirement per month (to avoid fall below fee)	N/A	N/A	AED 2,500	N/A	AED 2,500	N/A	N/A
Amount required to be eligible for profit	N/A	Minimum Balance of AED 5,000	N/A	Minimum Balance of AED 5,000	N/A	Average Balance of AED 2,500	Average Balance of AED 1,000
Monthly fall below fee (only applicable if account balance falls below the minimum/average balance requirement)	N/A	N/A	AED 26.25	N/A	AED 26.25	N/A	N/A
Available currencies (subject to approvals)	AED	AED	AED, USD, GBP, EURO & CAD	AED, USD, GBP, EURO & CAD	AED, USD, GBP, EURO & CAD	AED, USD, GBP, EURO & CAD	AED
Daily cash withdrawal limit (ATM/CCDM)	AED 10,000/-	AED 10,000/-	AED 10,000/-	AED 10,000/-	AED 10,000/-	AED 10,000/-	AED 100
Daily POS transaction limit	AED 25,000/-	AED 25,000/-	AED 25,000/-	AED 25,000/-	AED 25,000/-	AED 25,000/-	AED 100
<b>FEES &amp; CHARGES</b>							
Debit Card Charges							
Debit Card issuance	Free	Free	Free	Free	Free	Free	Free
Replacement of Debit Card	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	Free
Replacement of Debit Card PIN	Free	Free	AED 26.25	AED 26.25	AED 26.25	AED 26.25	Free
Copy of sales slip	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	Free
Foreign Currency Transactions and for transactions done in AED outside the UAE (Exchange Markup) <sup>1</sup>	2.001%	2.001%	2.001%	2.001%	2.001%	2.001%	2.001%
<b>Central Bank UAE Switch &amp; ATM Charges- Al Hilal Bank</b>							
Al Hilal Bank ATM in UAE	Free	Free	Free	Free	Free	Free	Free
ADCB Bank ATM in UAE*	Free	Free	Free	Free	Free	Free	Free
<b>Central Bank UAE Switch &amp; ATM Charges - Non Al Hilal Bank</b>							
In UAE	AED 2.10	AED 2.10	AED 2.10	AED 2.10	AED 2.10	AED 2.10	AED 2.10
In GCC	AED 6.30	AED 6.30	AED 6.30	AED 6.30	AED 6.30	AED 6.30	AED 6.30
Outside GCC	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75
Balance enquiry	AED 1.05	AED 1.05	AED 1.05	AED 1.05	AED 1.05	AED 1.05	AED 1.05
Rejected transaction	Free	Free	Free	Free	Free	Free	Free
ATM transaction – dispute transaction verification if in the Bank’s favor (Free if in the customer’s favor)	AED 31.50	AED 31.50	AED 31.50	AED 31.50	AED 31.50	AED 31.50	AED 31.50
<b>Cheque Book Charges</b>							
Cheque Book Issuance Fee	Initial 25 leaves-free Additional AED 1.05 per leaf (min AED 26.25)	N/A	Initial 25 leaves-free Additional AED 1.05 per leaf (min AED 26.25)	N/A	Initial 25 leaves-free Additional AED 1.05 per leaf (min AED 26.25)	N/A	N/A
<b>Statement of Account</b>							
Consolidated E-Statement	Monthly Free	Monthly Free	Monthly Free	Monthly Free	Monthly Free	Monthly Free	Monthly Free

All above fees/charges displayed are inclusive of VAT.

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Statement of Account - paper statement	AED 26.25 per cycle	AED 26.25 per cycle	AED 26.25 per cycle	AED 26.25 per cycle	AED 26.25 per cycle	AED 26.25 per cycle	AED 26.25 per cycle
<b>Standing Instructions</b>							
Standing Instruction set-up (one-time)	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50
Sweep set-up (one-time)	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50
Standing Instructions Amendments/ Cancellations	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 26.25
Sweep Amendments/ Cancellations	AED 52.50	AED 52.50	AED 52.50	Free	AED 52.50	Free	Free
Standing Instructions transactions (Account to Account- within Al Hilal Bank)	Free	Free	Free	Free	Free	Free	Free
Standing Instructions (per transaction) Local currency within UAE (through SWIFT)**	Free	Free	AED 1.05	AED 1.05	AED 1.05	AED 1.05	AED 1.05
Standing Instruction (per transaction) Foreign currency (through SWIFT) (within UAE, GCC and other countries)***	AED 36.75	AED 36.75	AED 36.75	AED 36.75	AED 36.75	AED 36.75	AED 36.75
Insufficient funds for Standing Order	Free	Free	AED 26.25	AED 26.25	AED 26.25	AED 26.25	Free
Insufficient funds for Sweep	Free	Free	Free	Free	Free	Free	Free
<b>Bank Letters/ Certificate Requests</b>							
Account Balance Confirmation Letter	Free	Free	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50
Liability letter	AED 63	AED 63	AED 63	AED 63	AED 63	AED 63	Free
No Liability Certificate	AED 63	AED 63	AED 63	AED 63	AED 63	AED 63	Free
Release letter	Free	Free	AED 52.50	AED 52.50	AED 52.50	AED 52.50	Free
Remittances - inwards							
Remittance from UAE banks credited to Customer Account	Free	Free	Free	Free	Free	Free	Free
Remittance from banks outside UAE credited to Customer Account	Free	Free	Free	Free	Free	Free	Free
Remittances - outwards							
Swift charges - local currency (within UAE) **	Free	Free	AED 1.05	AED 1.05	AED 1.05	AED 1.05	AED 1.05
Swift charges - foreign currency (within UAE, GCC and other countries)*** RIB – Retail Internet Banking MIB – Mobile Internet Banking	AED 63 (1 per month free only through RIB/MIB)	AED 63 (1 per month free only through RIB/MIB)	AED 63	AED 63	AED 63	AED 63	AED 63
Swift charges - Cancellation/ Amendments	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50
SWIFT returned due to discrepancy	NIL	NIL	Free	Free	Free	Free	Free
SWIFT copy charges	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75
Raising SWIFT queries on behalf of the Customer	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 26.25
Demand Draft - issuance	AED 31.50	AED 31.50	AED 31.50	AED 31.50	AED 31.50	AED 31.50	AED 31.50
Managers Cheque - issuance	AED 31.50	AED 31.50	AED 31.50	AED 31.50	AED 31.50	AED 31.50	AED 31.50
Demand Draft/ Managers Cheque - Cancellation	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50

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<b>Clearing</b>							
Normal clearing	Free	Free	Free	Free	Free	Free	Free
Special Clearing - per item	AED 215.25	AED 215.25	AED 215.25	AED 215.25	AED 215.25	AED 215.25	AED 105
<b>Cheque Deposited for Collection</b>							
Within UAE	Free	Free	Free	Free	Free	Free	Free
Outside UAE - per item	AED 105	AED 105	AED 105	AED 105	AED 105	AED 105	AED 105
<b>Cheque returned</b>							
Outward Cheque Return	Free	Free	Free	Free	Free	Free	Free
Inward Cheque Return	AED 105	N/A	AED 105	N/A	AED 105	N/A	N/A
Request for copy of old Cheques/ Documents							
Less than one year	AED 10.50	AED 10.50	AED 10.50	AED 10.50	AED 10.50	AED 10.50	AED 10.50
More than 1 year	AED 21.00	AED 21.00	AED 21.00	AED 21.00	AED 21.00	AED 21.00	AED 21.00
<b>Others</b>							
Transaction fee (Branch counter)	6 teller transactions free per month and AED 10.50 for each extra transaction.						Free unlimited
Account closure fee	Free	Free	Free	Free	Free	Free	Free
Dormant Account charges	Free	Free	Free	Free	Free	Free	Free
FCY cash handling charges applicable for FCY Accounts)	0.53% (cash deposit/ withdrawal) with a min of AED 105						N/A
Post-dated Cheque Handling Fee	Free	Free	Free	Free	Free	Free	Free
Withdrawal of PDC before Collection Date - per item	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 15.75
Cheque/ Demand Draft/ Managers Cheque stop payment - per item	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50
Utility Bill payment for counter (per transaction)	Free	Free	Free	Free	Free	Free	Free
Postal charges - within UAE	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75
Courier charges - local	AED 52.50	AED 52.50	AED 52.50	AED 52.50	Free	Free	Free
Courier charges - international	AED 105	AED 105	AED 105	AED 105	Free	Free	Free
Dormant Account charges	Free	Free	Free	Free	Free	Free	Free

Note: For all foreign currency accounts, respective charges specified in local currency will be converted and applied.

No charges will be levied if the remittance purpose is defined as charity. Additionally, the standing order charges are waived for this purpose (within UAE).

\*Effective September 2020, all Al Hilal Bank customers can withdraw or deposit cash or cheques into Al Hilal Bank account from any ADCB (Abu Dhabi Commercial Bank) ATMs and CCDMs free of charge.

\*\*Local remittance with charge code OUR, additional AED 1.05 will be charged.

\*\*\*International remittance with charge code OUR, additional AED 105 to be charged.

Cheque books/Debit Card are not issued under the FCY accounts.

Postal/ courier charges will be applicable on all customer requests as per customer choice of delivery where applicable in addition to the service charges.

Customer has to notify the Bank 3 hours in advance for any cash withdrawal from the Current/Saving Account in foreign currency of an amount equivalent to or exceeding AED 3,000,000.00 (Dirhams Three Million).

1. Added to any Non-AED transactions foreign exchange market spot rate that is selected and applied by Mastercard/Visa on the date of conversion and to the transaction amount for AED transactions performed outside UAE.

## SCHEDULE OF FEES- UAE DIRECT DEBIT SYSTEM

UAE DIRECT DEBIT SYSTEM	
DDA Registration Fee- AHB as a Sponsoring Bank	AED 157.50
DDA Amendment Fee- AHB as a Sponsoring Bank	AED 105.00
DDR Returned Fee- AHB as a Paying Bank	AED 26.25

For 24-hour assistance and enquiries, please contact our call centre at 600 52 22 29.