

SCHEDULE OF FEES

ACCOUNTS SERVICES

SCHEDULE OF FEES - ACCOUNTS SERVICES

| FEE DESCRIPTION | Salary Transfer | | Non-salary Transfer | | Youth Segment | | Seghaar |
|---|--|------------------------------|--|------------------------------|--|------------------------------|------------------------------|
| | 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 |
| FEES & CHARGES | | | | | | | |
| 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 |
| International transaction in foreign currency - Mark-up over prevailing rate | 2.001% | 2.001% | 2.001% | 2.001% | 2.001% | 2.001% | 2.001% |
| Central Bank UAE Switch & ATM Charges- Al Hilal Bank | | | | | | | |
| 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 |
| Central Bank UAE Switch & ATM Charges - Non Al Hilal Bank | | | | | | | |
| 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 |
| Cheque Book Charges | | | | | | | |
| 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 |
| Statement of Account | | | | | | | |
| 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.

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 |
| 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 |
| Standing Instructions | | | | | | | |
| 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 |
| Bank Letters/ Certificate Requests | | | | | | | |
| 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 |

All above fees/charges displayed are inclusive of VAT.

SCHEDULE OF FEES - ACCOUNTS SERVICES

| FEE DESCRIPTION | Salary Transfer | | Non-salary Transfer | | Youth Segment | | Seghaar |
|---|--|-----------------|---------------------|-----------------|-----------------|-----------------|-----------------|
| | CURRENT ACCOUNT | SAVINGS ACCOUNT | CURRENT ACCOUNT | SAVINGS ACCOUNT | CURRENT ACCOUNT | SAVINGS ACCOUNT | SAVINGS ACCOUNT |
| Clearing | | | | | | | |
| 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 |
| Cheque Deposited for Collection | | | | | | | |
| 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 |
| Cheque returned | | | | | | | |
| 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 |
| Others | | | | | | | |
| 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).

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.