SCHEDULE OF CHARGES

Retail, SME's and Micro Segment Products & Services Schedule of Charges

PERSONAL ACCOUNTS

Mia Go Current Account*

Minimum monthly average balance	AED 3,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 10 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Mia Plus Current Account

Minimum monthly average balance	AED 5,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 15 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Saving Account*

Minimum monthly average balance	AED 3,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 10 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Sadiq Plus Account*

Minimum monthly average balance	AED 5,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 15 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Premium Current Account*

Minimum monthly average balance	AED 10,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 20 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Youth Saving Account

Minimum monthly average balance	AED 100 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 10 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Youth Current Account

Minimum monthly average balance	AED 1,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 15 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Premium Saving Account

Minimum monthly average balance	AED 10,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 20 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Wealth and Investor Sadiq

Minimum monthly average balance	AED 50,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 25 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

*Including Sadiq and Sadiq Plus Accounts, the Bank will donate an amount equivalent to the Account Maintenance Fee charged to the Customer's account to charity.

TRANSFERS

Sending Funds through Branch

Sending funds through branch	AED 50 per transaction (AED 25 for Sadiq Account holders)
Amendment charges	AED 50 per transaction
Cancellation charges	AED 50 per transaction
Amendment and cancellation charges for Sadiq Account holders	AED 25 per transaction

Sending Funds through Electronic Channels

Sadiq Account holders	AED 25 per transaction
Other Customers	AED 50 per transaction

Incoming Transfers

Incoming transfer	AED 50 per transaction
Crediting funds	AED 50 per transaction
Amendment charges	AED 50 per transaction
Cancellation charges	AED 50 per transaction

Other Fees related to transfers

Tracing of incoming or outgoing funds	AED 50 per transaction
Manual processing	AED 50 per transaction
Return of funds	AED 50 per transaction
Return of funds for Sadiq Account holders	AED 25 per transaction
Cancellation of a transfer initiated by the Customer	AED 50 per transaction
Cancellation of a transfer initiated by the Customer for Sadiq Account holders	AED 25 per transaction
Cancellation of a transfer initiated by the Bank	AED 50 per transaction
Cancellation of a transfer initiated by the Bank for Sadiq Account holders	AED 25 per transaction
Tracing of a transfer initiated by the Customer	AED 50 per transaction
Tracing of a transfer initiated by the Customer for Sadiq Account holders	AED 25 per transaction

CARD RELATED SERVICES

Card fee	AED 500
Replacement	AED 100
Pin change	AED 100
Pin change for Sadiq Account holders	AED 50

DIRECTORS SPEED SMARTCHECKS

Issuance of speed cheques	AED 50 per cheque
Issuance of speed cheques for Sadiq Account holders	AED 25 per cheque

CHARGES

Payment orders drawn in USD

Issuance of payment orders	AED 50 per payment order
Issuance of payment orders for Sadiq Account holders	AED 25 per payment order

Payment orders drawn in USD

Issuance of payment orders	AED 50 per payment order
Issuance of payment orders for Sadiq Account holders	AED 25 per payment order

Overdraft

Overdraft interest rate	Prevailing Bank's Rate
Overdraft interest rate for Sadiq Account holders	Prevailing Bank's Rate minus 1%
Overdraft processing fee	AED 500
Overdraft processing fee for Sadiq Account holders	AED 250
Overdraft renewal fee	AED 500
Overdraft renewal fee for Sadiq Account holders	AED 250
Overdraft cancellation fee	AED 500
Overdraft cancellation fee for Sadiq Account holders	AED 250
Overdraft Statement of Account	AED 50 per quarter
Overdraft Statement of Account for Sadiq Account holders	AED 25 per quarter
Overdraft Statement of Account for Sadiq Account holders	AED 25 per quarter

Overdraft

Overdraft interest rate	Prevailing Bank's Rate
Overdraft interest rate for Sadiq Account holders	Prevailing Bank's Rate minus 1%
Overdraft processing fee	AED 500
Overdraft processing fee for Sadiq Account holders	AED 250
Overdraft renewal fee	AED 500
Overdraft renewal fee for Sadiq Account holders	AED 250
Overdraft cancellation fee	AED 500
Overdraft cancellation fee for Sadiq Account holders	AED 250
Overdraft Statement of Account	AED 50 per quarter
Overdraft Statement of Account for Sadiq Account holders	AED 25 per quarter
Overdraft Statement of Account for Sadiq Account holders	AED 25 per quarter

MICROFINANCE

Finance

Commercial premises	Yes
Residential premises	Yes
Minimum Down Payment	20% of the property value
Maximum Tenure	15 years
Joint applicants	Yes
Minimum Income	AED 3,000
Nationalities	Emirates, GCC, Arab, Asian, Indian, Pakistani, Filipino, Iranian, Sudanese, Egyptian, Jordanian, Syrian, Lebanese, Yemeni, Tunisian, Moroccan, Algerian, Mauritanian, Somalian, Comorian, Palestinian, Iraqi, Libyan, Omani, Saudi, Qatari, Bahraini, Kuwaiti, Moroccan, Algerian, Mauritanian, Somalian, Comorian, Palestinian, Iraqi, Libyan, Omani, Saudi, Qatari, Bahraini, Kuwaiti

Sadiq Saving Account

Minimum monthly average balance	Not applicable*
Account opening fee	AED 100
Account maintenance fee	AED 10 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

*Including Sadiq and Sadiq Plus Accounts, the Bank will donate an amount equivalent to the Account Maintenance Fee charged to the Customer's account to charity.

Micro Installment Account

Minimum monthly average balance	Not applicable*
Account opening fee	AED 100
Account maintenance fee	Free
Account closing fee	Free

*Including Sadiq and Sadiq Plus Accounts, the Bank will donate an amount equivalent to the Account Maintenance Fee charged to the Customer's account to charity.

Micro Business Current Account

Minimum monthly average balance	AED 3,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 10 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Micro Business Current Account

Minimum monthly average balance	AED 5,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 15 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

SME BUSINESS

Finance
(Commercial Properties / Mortgages)

Commercial premises	Yes
Residential premises	Yes
Minimum Down Payment	20% of the property value
Maximum Tenure	15 years
Joint applicants	Yes
Minimum Income	AED 10,000
Nationalities	Emirates, GCC, Arab, Asian, Indian, Pakistani, Filipino, Iranian, Sudanese, Egyptian, Jordanian, Syrian, Lebanese, Yemeni, Tunisian, Moroccan, Algerian, Mauritanian, Somalian, Comorian, Palestinian, Iraqi, Libyan, Omani, Saudi, Qatari, Bahraini, Kuwaiti, Moroccan, Algerian, Mauritanian, Somalian, Comorian, Palestinian, Iraqi, Libyan, Omani, Saudi, Qatari, Bahraini, Kuwaiti

Current Account

Minimum monthly average balance	AED 3,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 10 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Business Plus Current Account

Minimum monthly average balance	AED 5,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 15 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

Premium Current Account

Minimum monthly average balance	AED 10,000 or equivalent in other currencies
Account opening fee	AED 100
Account maintenance fee	AED 20 per month
Account closing fee	AED 100 if account is closed within 12 months from the date of opening

OTHER FEES

Service

Copy of a statement for the last 3 months (Current Account, Saving Account, Finance, Overdraft, Credit Card, Prepaid Card)	AED 50 for a maximum of 100 pages
Copy of a statement - Additional pages	AED 1 per page
Copy of a statement - Long period	AED 50 per year
Copy of a statement - Short period	AED 50 per month
Copy of a statement - Short period for Sadiq Account holders	AED 25 per month
Copy of a statement - Short period for Sadiq Account holders	AED 25 per month
Copy of a cheque	AED 50 per cheque
Copy of a cheque for Sadiq Account holders	AED 25 per cheque
Copy of a cheque for Sadiq Account holders	AED 25 per cheque