

Schedule of Fees and Charges

Branch Banking and Wealth Management

Segment / Relationship Tier

Personal Account	Personal Banking	Wessam Gold	Wessam Diamond	Private Banking
Minimum Account Balance Requirement (Monthly) ¹	AED 3,000	AED 3,000	AED 3,000	AED 3,000
Account Maintenance Fee upon breach of Minimum Average Balance (Monthly)	AED 25	AED 10	Nil	Nil
Account Closure fee (if closed within 6 months of Account Opening)	AED 100	AED 100	AED 100	AED 100
Standing Instruction Set up (per instruction)	AED 50	AED 25	Nil	Nil
Penalty for insufficient funds for Standing orders	AED 25	AED 25	AED 25	AED 25
Account balance / Reference letter	AED 50	AED 25	Nil	Nil
No Liability / Liability Certificate	AED 60	AED 60	Nil	Nil
Release / Clearance Letter	AED 50	AED 50	Nil	Nil
Statement of account (within cycle)	Nil	Nil	Nil	Nil
Statement of account per cycle (outside cycle)	AED 25	AED 10	Nil	Nil
Foreign Currency Deposit (Same Currency as Account or Other)	1% of amount	0.75% of amount	0.50% of amount	0.50% of amount
Foreign Currency Withdrawal (Same Currency as Account or Other)	1% of amount	0.75% of amount	0.50% of amount	0.50% of amount
Time Deposit (Pre-mature withdrawal)	Rate of Actual tenor, less 1%			
Interest on Debit Balance	1.9% p.a			

Debit Card	Personal Banking	Wessam Gold	Wessam Diamond	Private Banking
Issuing Debit card	Nil	Nil	Nil	Nil
Re-issuance of Debit Card PIN	AED 25	Nil	Nil	Nil
Debit Card Annual Fee	Nil	Nil	Nil	Nil
Debit Card Replacement Fee	AED 25	AED 25	AED 25	AED 25
International Debit Card Delivery	AED 150	AED 150	AED 150	AED 150
ATM withdrawal - SNB UAE ATMs	Nil	Nil	Nil	Nil
ATM withdrawal - Non-SNB UAE ATMs (UAE Switch)	Nil	Nil	Nil	Nil
ATM withdrawal - Gulf Co-operation Countries (GCC Net)	AED 6	AED 6	AED 6	AED 6
ATM Transactions - International ² , i.e - outside UAE & GCC	AED 20	AED 20	AED 20	AED 20
Foreign Currency Processing Fee ³	2% + Card Scheme fx fee			
Copy of Sales Slip (Debit Cards retail transaction)	AED 25	AED 10	Nil	Nil

Cheques	Personal Banking	Wessam Gold	Wessam Diamond	Private Banking
First Chequebook (10 leaves)	Nil	Nil	Nil	Nil
Additional Chequebook (10 leaves)	AED 10	AED 5	Nil	Nil
Additional Chequebook (25 leaves)	AED 25	AED 15	Nil	Nil
Additional Chequebook - Company Account (50 leaves)	AED 50	AED 25	Nil	Nil
Cheque returned - issued on your account (per cheque)	AED 100	AED 100	AED 100	AED 100
Cheques for collection within the UAE	Nil	Nil	Nil	Nil
Cheques for collection outside UAE	AED 250	AED 250	AED 250	AED 250
Stop Payment (per instrument / cheque)	AED 50	AED 25	Nil	Nil
Copies of Cheques (less than 1 year)	AED 10	AED 5	Nil	Nil
Copies of Cheques (over 1 year)	AED 20	AED 10	Nil	Nil

Branch Banking and Wealth Management

Managers cheque / Demand Drafts	Personal Banking	Wessam Gold	Wessam Diamond	Private Banking
Issuance / Cancellation of Managers Cheque	AED 75	AED 75	AED 75	AED 75
Issuance / Cancellation of Demand Drafts	AED 75	AED 75	AED 75	AED 75

Fund / Wire Transfers ⁴	Personal Banking	Wessam Gold	Wessam Diamond	Private Banking
Inward Remittance in AED	Nil	Nil	Nil	Nil
Inward Remittance in non-AED currency	Nil	Nil	Nil	Nil
Outward Remittance AED (Branch)	AED 5	AED 5	AED 0	AED 0
Outward Remittance in AED (Online)	1	1	Nil	Nil
Outward Remittances (Within UAE for foreign currency) - Branch	AED 100	AED 75	AED 75	Nil
Outward Remittances (Outside UAE) - Branch	AED 100	AED 75	AED 75	Nil
Outward Remittances (Within UAE for foreign currency) - Online	AED 100	AED 75	AED 75	Nil
Recall or Amendment of TT Funds / TT Return / Investigation of TT Status (per request)	AED 100	AED 75	Nil	Nil
SWIFT copy charges	AED 15	Nil	Nil	Nil
Foreign Exchange Rates	For transactions requiring a currency conversion, SNB UAE's prevailing exchange rate will apply based on Customer Segment			

Wealth Management Transactions ⁵	
Mutual Funds	Upto 5% of subscription amount
Fixed Income Securities	Upto 5% of subscription amount
AUM (Assets under Management) Transfers out of SNB UAE	Upto 2% of subscription amount
Exit/Surrender/Redemption Charges	Applied by the fund house/issuer where applicable. Refer to product terms & conditions
Overdraft/Leverage on Investments	3 month LIBOR + 2% p.a
Overdraft against Deposits	Deposit Rate + 2%
Foreign Exchange Rates	For transactions requiring a currency conversion, SNB UAE's prevailing exchange rate will apply based on Customer Segment

Company Accounts (Non-Individual Accounts)	Personal Banking	Wessam Gold	Wessam Diamond	Private Banking
Relationship Average Balance Requirement (Monthly) ⁶	AED 350,000			
Service Fee upon breach of Relationship Average Balance (Monthly) - Non-Individual Account	AED 250			

The Saudi National Bank UAE (SNB UAE) Terms and Conditions apply. Reserves the right to revise its pricing at any time with a 60 day notice to its customers.

All fees and charges listed are exclusive of 5% Value Added Tax (VAT), where applicable.

¹ If account in non-AED currency, then equivalent monthly average balance to be maintained in the respective currency.

² Prevailing bank foreign exchange rates will apply for all currency conversions.

³ Foreign currency purchases that are not in your account currency are converted into your account currency by the respective Debit Card scheme or using their applicable exchange rates on the day the conversion is made which may involve a conversion to US Dollars. If you opt to pay in your account currency (AED) and not the foreign currency applicable in the country, the merchant and their financial institutions' applicable exchange rate shall apply.

⁴ Correspondent Banks may charge commissions, fees, charges in relation to remittance instructions.

⁵ Investment products are not insured by any party and are not bank deposits or obligations guaranteed by SNB UAE or any of its affiliates or subsidiaries. Investors should refer to the prospectus / offering document, investment agreement, transaction / transfer document and other approved material to ascertain and assess the risks and return potential of their investment.

⁶ Total Relationship Balance can be maintained across Current Account, Savings Account, Fixed Deposit and Investments at market value. Your Relationship Type is determined according to the Bank's qualifying criteria. If you do not meet the eligibility criteria for your Relationship Type, your account may be subject to a downgrade of tier and your account will be subject to the fees as per the new tier. If there are insufficient funds in your account, any unpaid fees will be deducted from deposits paid into your account until the fees are paid in full. No separate communication will be sent to you with regards to these fees. For any information relating to the fees for your account, please call 800 55000. If account is in non-AED currency, then equivalent monthly average balance to be maintained in the respective currency.

Deposits: Deposit and Account Interest rates are subject to change from time to time in line with market prevailing rates. For the latest information, please call 800 55000.

Personal Finance

Personal Finance

Segment	APR (Reducing Balance)
Personal Installment Loan (PIL)	9 to 26% per annum
Salary Transfer Loan (STL)	9 to 26% per annum
Early settlement	
Early settlement from same bank loans [^]	1% of remaining balance, max of AED 10,000
Early settlement from other bank loans [^]	1% of the outstanding balance of the loan, max of AED 10,000
Final settlement from other sources/End of service benefits (EOSB) [^]	1% of remaining balance, max of AED 10,000
Loan top-up [^]	1% of the top-up amount (Minimum AED 500 maximum AED 2,500)
Processing fee [^]	1% of the loan amount (Minimum AED 500 maximum AED 2,500)
Delayed payment penalty charges [^]	AED 200
Credit Life Insurance [^]	Free cover
Loan rescheduling fee [^]	AED 250
Loan cancellation fee [^]	AED 100
Liability Letter Fee [^]	AED 60
Clearance Letter Fee [^]	AED 50

Al-Khair Personal Finance

Segment	Tawaruq Mark-up
Personal Installment Finance (PIF)	9 to 26% per annum
Salary Transfer Finance (STF)	9 to 26% per annum
Early settlement	
Early settlement from same bank finance [^]	1% of remaining balance, max of AED 10,000
Early settlement from other bank finance [^]	1% of the outstanding balance of the loan, max of AED 10,000
Final settlement from other sources/End of service benefits (EOSB) [^]	1% of remaining balance, max of AED 10,000
Finance top-up [^]	1% of the top-up amount (Minimum AED 500 maximum AED 2,500)
Processing fee [^]	1% of the loan amount (Minimum AED 500 maximum AED 2,500)
Delayed payment penalty charges [^]	AED 200
Takaful charges [^]	Up to 1.5% of the loan amount
Finance Re-Scheduling Fee [^]	AED 250
Finance Cancellation Fee [^]	AED 100
Liability Letter Fee [^]	AED 60
Clearance Letter Fee [^]	AED 50

Trade Finance Operations

Product Name	Margin	Commission	Min. Commission
Import Letters of credit			
L/C Issuance	As per agreement	0.00125 / Month (Minimum 3 Months)	AED 350
L/C Amendment (Increase + Extension)	As per agreement	As per Issuance	AED 350
L/C Amendment (Non-Financial)	N/A	AED 150	
Acceptance	N/A	0.00125 / Month (Beyond L/C Validity)	AED 250
Export Letters of credit			
Pre Advice	N/A	AED 100 (Flat)	Fixed
Advising charges	N/A	AED 250 - Customers, AED 300 - Non Customers	Fixed
Advise Through	N/A	AED 400 (Flat)	Fixed
Advice of Amendment	N/A	AED 200 (Flat)	Fixed
Advice Through - Amendment	N/A	AED 350 (Flat)	Fixed
Acceptance	N/A	0.00125	Min. AED 75, Max AED 150
Negotiation	N/A	0.00125	AED 250
Assignment of Proceeds	N/A	AED 300 (Flat)	Fixed
L/C Transfer	N/A	0.00125	AED 500
Letters of Guarantees			
L/G Issuance	As per agreement	1.5% per annum	AED 250
Amendment (Increase / Extension)	As per agreement	As per issuance	AED 200
Amendment (Non-Financial)	N/A	AED 200 (Flat)	Fixed
Shipping Guarantees	100% (for sight import L/Cs/BCs)	AED 200 (Flat)	Fixed
Labour Guarantees		1.5% p.a.	AED 250
Settlement of Guarantee Claims		AED 250 (Flat)	
Import Bills for Collection			
Advising Commission	N/A	0.00125	AED 250
Avalization	100%	0.00125	AED 250
Acceptance Commission	N/A	0.00125	AED 250
Free of Payment	N/A	AED 200 (Flat)	Fixed
Documents Transfer to another Bank	N/A	AED 300 (Flat)	Fixed
Return Unpaid	N/A	AED 300 (Flat)	Fixed
Export Bills for Collection			
Handling Commission	N/A	0.00125 flat of the document's value	Min. AED 200 Max. AED 300
Others			
Clean Collection Outward			Min. AED 75 Max. AED 200
Payment Fee		AED 250-Customers, AED 500-Non Customers	
SWIFT:			
General Correspondence			AED 50
Imp LC Issuance			AED 250
Imp LC Amendment			AED 100
Export LC /amedement advising			AED 100
Guarantee Issuance			AED 150
Counter Guarantee			AED 300
Fax/page			AED 50
Courier			Local-AED 100 per doc, Intl - AED 200 per Doc

Home Loans

Home Loans

Loan Processing Fee	1% of the approved loan amounts
In Principle Approval Fee	AED 2,000 (non-refundable)*
Total and Partial Prepayment Charges	
Partial Settlement	15% of outstanding amount free per annum. If partial settlement amount exceeds 15% of loan outstanding amount annually, a charge of Maximum 1 % of the outstanding balance or AED 10,000, whichever is less will be levied over and above the permissible Partial Settlement amount.
Full Settlement	Maximum 1 % of the outstanding balance or AED 10,000, whichever is less.
Interest Rate**	Floating & Fixed interest
Late Payment ***	
1st Instalment	AED 700
2nd Instalment	AED 700
Subsequent Instalments	AED 700
Cheque Return Charges	AED 100
Loan Re-Scheduling Fee	AED 250
Liability Certificate	AED 85
No Liability Certificate	AED 95
Other Certificate	AED 75
Mortgage Shield Life Insurance****	Free cover
Loan amount less than or equal to AED 3,500,000	Free cover
Property Insurance	0.038% p.a. of the property value to be recovered annually
Other Charges	
Valuation Fee	AED 3,000
Change of Repayment Date Fee	AED 250
Extension of In Principle Approval	AED 1,000 (Not adjustable towards LPF)
Urgent Retrieval of Documents During Settlement	AED 250
Addition/Deletion of Name	AED 1,000
Mortgage Loan Statement	AED 25
Non-Standard Statement Production/ Copy of Original Documentation	AED 100
Property Swaps Administration Fee (including valuation)	AED 1,320
Issuance of NOC	AED 150
Retention Charge	AED 1,000
Request for Other Letters	AED 90

SNB UAE Terms and Conditions Apply

Effective 16th October 2020, Life Insurance premium will continue to be charged at 0.1836% p.a. for all home loan customers on boarded on or before 15th October, 2020

* To be adjusted with the Loan Processing fee.

** Subject to change at the sole discretion of the Bank.

*** Late payment interest will be applicable based on the actual number of days, for which the payment is overdue.

**** Loan amount refers to total loan exposure with SNB UAE. Medical underwriting requirement for loan amount more than AED 3,500,000.

This schedule does not include any charges / fees of third parties (eg: Land Department, Developer, Real Estate Broker) which must be borne by the customer on actual basis.

All above fees are exclusive of 5% VAT (Value Added Tax).