

Schedule of Charges – Universal Account

Schedule of Charges	Amount (Excluding VAT)
Card Issuance Fee	AED 35
Card Replacement Fee	AED 25
Card Renewal Fee	Free
PIN replacement Fee	AED 25
ATM Withdrawal/Deposit- SIB ATM	Free (Upto 4 Total Txns), Post which AED 2 to apply per transaction.
ATM Withdrawal – Non-SIB ATM	AED 2 per transaction
ATM Balance Enquiry – SIB ATM	Free
ATM Balance Enquiry – Non-SIB ATM	AED 1 per enquiry
ATM Withdrawal – GCC Switch	AED 6 per transaction
ATM Balance Inquiry – GCC Switch	AED 3 per enquiry
Cash withdrawal outside UAE (excluding GCC)	As per host country system
Administration fee for non-AED transactions	2%*
Declined Transaction – Non-SIB ATM	AED 1
Account Maintenance Fee (Monthly)	AED 2
Account Closure Fee (if closed within 6 months)	AED 35
Salary Loading Fees	AED 10 per Account
Outward Transfer Fee	2 Outward Transfer Free per month, Post which Existing Charges to apply.

* To be added over and above the spot exchange rate for the market foreign exchange of foreign currency transactions determined and applied by Mastercard or Visa on the exchange date, in addition to the standard fee charged by Mastercard Worldwide or Visa International.