

## Schedule of Charges – Universal Account

| Schedule of Charges                             | Amount                                                                      |
|-------------------------------------------------|-----------------------------------------------------------------------------|
| Card Issuance Fee                               | Free                                                                        |
| Card Replacement Fee                            | AED 26.25                                                                   |
| Card Renewal Fee                                | Free                                                                        |
| PIN replacement Fee                             | AED 26.25                                                                   |
| ATM Withdrawal/Deposit- SIB ATM                 | Free (Upto 4 Total Txns),<br>Post which AED 2.10 to apply per transaction.  |
| ATM Withdrawal – Non-SIB ATM                    | AED 2.10 per transaction                                                    |
| ATM Balance Enquiry – SIB ATM                   | Free                                                                        |
| ATM Balance Enquiry – Non-SIB ATM               | AED 1.05 per enquiry                                                        |
| ATM Withdrawal – GCC Switch                     | AED 6.30 per transaction                                                    |
| ATM Balance Inquiry – GCC Switch                | AED 3.15 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 1.05                                                                    |
| Account Maintenance Fee (Monthly)               | AED 2.10                                                                    |
| Account Closure Fee (if closed within 6 months) | AED 36.75                                                                   |
| Outward Transfer Fee                            | 2 Outward Transfer Free per month,<br>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.