

**Banking Services and Tariff Board**

5% Value Added Tax (VAT) will be additionally added to the amount of the Banking Services fees and charges mentioned below unless explicitly mentioned that VAT is not applicable or inclusive in such amount.

Personal Accounts	(in AED) <sup>1</sup>	
<b>Account Monthly Minimum Balance</b>	3000	
Current Account (Current account without cheque book), Saving Account, China Salary Accounts, and China Savings Account	3000	
<b>Monthly Fully Below Fee for Masaya Banking Services</b>	25	
Current Account, Electron Account, Saving Account, China Salary Accounts, and China Savings Account	25	
<b>Minimum Service Fee for Masaya Banking Services</b>	1000	
Minimum amount required to be eligible to earn profit (if any)	1000	
Saving, China Salary Accounts, China Saving and Ebanon Account (if any)	5000	
Minimum amount required to be eligible to earn profit (if any) for investment accounts	10000	
Minimum amount required to open Short Term Investment Account	10000	
Minimum amount required to open Short Term Investment Account	10000	
Minimum amount required to open Investment Deposit Account	10000	
Account closing within 6 months from date of opening	30	
Account Balance Certificate	25	
Account Balance Certificate for Rise Banking Services customers	25	
Duplicate Statement of account	15	
Duplicate Account Statement for Rise Banking Services customers	15	
Duplicate Account Statement for Masaya Banking Services customers	15	
Property insurance copy	Free	
Liability Certificate	Free	
Clearance Certificate	Free	
Other Certificate	Free	
<b>Standing Instructions</b>	50	
Setting up for Masaya Banking Services customers	Free	
Setting up for Rise Banking Services customers	Free	
Per transaction	Free	
System auto transfer (account to account)	Free	
Charitable donation	Free	
<b>Cheques</b>	Free	
Post cheque book (one cheque book of 25 leaf)	25	
Subsequent Cheque	10	
Subsequent Cheque Book for Rise Banking Services customers	10	
Subsequent Cheque Book for Masaya Banking Services customers	10	
Cheque clearing in UAE	Free	
Cheque clearing out of UAE	25 US Dollar	
Special cheques	100	
Stop payment (per request)	30	
Certified cheque (Not related to financing)	25	
Post dated Cheques (Not related to financing)	25	
<b>Covered Dr. Fees</b>	20	
Issuance to Rise Banking Services Customers	20	
Issuance of Formatted Manager's cheques for Masaya Banking services customers	30	
Payment order/Manager's cheque	30	
Covered Service	100	
Cancellation of Cheques issued in foreign currencies (Same Day) <sup>16</sup>	50	
Stop Payment	50	
Prevailing Exchange Rate of the Bank (Buying and/or Selling as applicable)	50	
<b>Debit Cards</b>	Free	
New	25	
Replacement	25	
<b>ADIB Ehad Guest Debit Card (Optional)</b>	Free	
<b>Annual Fees</b>	Free	
Clinic	Free	
Visa Infinite	Free	
<b>Replacement Fee</b>	25	
Visa Infinite	25	
<b>Daily Debit Cards Cash Withdrawal and Purchases Limit</b>	25	
<b>Card Type</b>	<b>Daily Cash Withdrawal Limit</b>	<b>Daily Purchases Limit</b>
Classic	25,000	30,000
Rise	35,000	30,000
Masaya	35,000	100,000
Gold	40,000	100,000
Diamond	60,000	100,000

**Using Abu Dhabi Islamic Bank ("ADIB" or "Bank") ATM**

Cash Withdrawal/Deposit	Free
Balance Inquiry	Free
Mini-statement (last 5 transactions)	Free
Transfer within ADIB accounts	Free
Utility Bill payment (ADIC, AADC, ADC, DEWA, SEWA, Establat)	Free
<b>Using NON-ADIB ATM IN THE UAE</b>	2
Cash withdrawal for Masaya Banking services customers	4 free transactions a month (AED 2 for any additional transaction)
Decline for insufficient funds	1
<b>Using OTHER GCC SWITCH-ATM</b>	As per host country system
Balance Inquiry	As per host country system
<b>Using NON GCC ATM</b>	As per host country system
Cash Withdrawal	As per host country system
ATM/ATD Transaction Service Fee <sup>17</sup> (VAT is Not applicable)	15%
Copy of Sales Receipt	25

**Covered Credit Cards**

<b>Annual Fees</b>	99
ADIB Exceed Visa Card Annual Fee	4 Free (AED 99 for any other additional card)
<b>ADIB Exceed Visa Platinum Card Annual Fee</b>	199
ADIB Exceed Visa Platinum Card Annual Fee	4 Free (AED 199 for any other additional card)
<b>ADIB Cashback Cards Annual Fees</b>	99
ADIB Visa Cashback Card <sup>18</sup>	500
ADIB New Cashback Visa Card <sup>18</sup>	4 Free (AED 500 for any other additional card)
ADIB Visa Cashback Card	99
ADIB New Cashback Visa Card	4 Free (AED 500 for any other additional card)
ADIB Visa Cashback Card	99
ADIB New Cashback Visa Card	4 Free (AED 500 for any other additional card)
ADIB Ehad Guest Cards	200
ADIB Ehad Guest Classic Card	2000
ADIB Ehad Guest Visa Platinum Card	2000
ADIB Ehad Guest Visa Platinum Card (VAT is Not applicable)	2000
ADIB Ehad Guest Visa Platinum Card	2000
Self-funded ADIB Ehad Guest Classic Card	150
Self-funded ADIB Ehad Guest Gold Card	300
Self-funded ADIB Ehad Guest Visa Platinum Card	300
ADIB Ehad Guest Classic Card	4 Free (AED 500 for any other additional card)
ADIB Ehad Guest Gold Card	4 Free (AED 1000 for any other additional card)
ADIB Ehad Guest Visa Platinum Card	4 Free (AED 2000 for any other additional card)
ADIB Ehad Guest Visa Platinum Card (VAT is Not applicable)	4 Free (AED 2000 for any other additional card)
ADIB Ehad Guest Visa Platinum Card	4 Free (AED 200 for any other additional card)
ADIB Ehad Guest Visa Platinum Card	4 Free (AED 200 for any other additional card)
ADIB Ehad Guest Visa Platinum Card	4 Free (AED 200 for any other additional card)

**ADIB Ehsaah Cards**

ADIB Ehsaah Classic Card	Free
ADIB Ehsaah Visa Platinum Card	299
ADIB Ehsaah Visa Signature Card	1199
<b>Supplementary Card Annual Fee</b>	4 Free
ADIB Ehsaah Gold Card	4 Free (AED 299 for any other additional card)
ADIB Ehsaah Visa Platinum Card	4 Free (AED 999 for any other additional card)
ADIB Ehsaah Visa Signature Card	4 Free (AED 1199 for any other additional card)

**ADIB Smiles Cards**

ADIB Smiles Classic Card	Free
ADIB Smiles Gold Card	299
ADIB Smiles Visa Platinum Card	999
ADIB Smiles Visa Signature Card	1199
<b>Supplementary Card Annual Fee</b>	4 Free
ADIB Smiles Gold Card	4 Free (AED 299 for any other additional card)
ADIB Smiles Visa Platinum Card	4 Free (AED 999 for any other additional card)
ADIB Smiles Visa Signature Card	4 Free (AED 1199 for any other additional card)

**ADIB Dana Master Card**

ADIB Dana Master Card	299
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)
<b>ADIB Rewards Rewards Exclusive Card Annual Fee</b>	1250
Supplementary Card Annual Fee	4 Free (AED 1250 for any other additional card)
<b>ADIB Royal Card Annual Fee</b>	250
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
<b>ADIB Fast Card Annual Fee</b>	N/A
Supplementary Card Annual Fee	N/A

**ADIB Value Card**

ADIB Value Card Annual Fee	Free
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
<b>ADIB Edge Card Annual Fee</b>	Free
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
<b>ADIB Spig Card Annual Fee</b>	199
Supplementary Card Annual Fee	4 Free (AED 199 for any other additional card)
<b>ADIB Booking.com Signature Card Annual Fee</b>	299
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)
<b>ADIB Booking.com Infinite Card Annual Fee</b>	2000
Supplementary Card Annual Fee	4 Free (AED 2000 for any other additional card)

**ADIB Emirates Skywards Cards**

ADIB Emirates Skywards World Card	1500
ADIB Emirates Skywards World Elite Card	4500
<b>Supplementary Card Annual Fee</b>	4 Free (AED 1500 for any other additional card)
ADIB Emirates Skywards World Elite Card	4 Free (AED 4500 for any other additional card)

**Replacement Fee**

ADIB Ehad Guest Visa Platinum GBP Card (VAT is Not applicable)	GBP 15
Other ADB Covered Cards <sup>19</sup>	Free

**Profit rate (in case there is a Murabaha)<sup>20</sup>**

Profit Rate (applicable on non Covered Cards issued from 15 February 2024 onwards)

With salary transfer	3.75% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
Without salary transfer	3.95% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
With salary transfer (ADIB New Cashback Visa Card)	3.05% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
Without salary transfer (ADIB New Cashback Visa Card)	3.45% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
With salary transfer (ADIB Ehad Guest Visa Platinum GBP Card)	2.95% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
Without salary transfer (ADIB Ehad Guest Visa Platinum GBP Card)	3.75% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
ADIB Exceed Visa Platinum Card	3.75% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
ADIB Cashback Cards	3.75% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
ADIB Visa Cashback Card	3.75% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
ADIB New Cashback Visa Card	3.75% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)

**For Booking.com Signature Card (applicable on cards issued from 18 December 2023)**

ADIB Booking.com Signature Card (Digital and Inflight)	0.83% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
ADIB Smiles Visa Signature Card (Digital and Inflight)	3.25% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)
ADIB Emirates Skywards Cards (World and World Elite)	3.3% flat per month (Profit can be waived partially or fully upon payment at the bank discretion)

**ADIB Value Card**

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Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)
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Supplementary Card Annual Fee	4 Free (AED 199 for any other additional card)
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Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)
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Supplementary Card Annual Fee	4 Free (AED 2000 for any other additional card)

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ADIB Emirates Skywards World Elite Card	4 Free (AED 4500 for any other additional card)

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**For Booking.com Signature Card (applicable on cards issued from 18 December 2023)**

ADIB Booking.com Signature Card (
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