

Banking Services and Tariff Board

Personal Accounts			(in AED) ¹
Account Monthly Minimum Balance			
Current Account, Electron Account (current account without cheque book), Saving Account, and China Savings Account	3000		
Monthly Fall Below Fee If Account balance goes below AED3000 during any month³			
Current Account, Electron Account, Saving Account, and China Savings Account	25		
Minimum amount required to be eligible to earn profit (If any)			
Saving, China Saving and Banqon account, 3 month profits (If any) are distributed on the first of January, April, July and October	5000		
Investment Deposit Account and Short Term Investment Account			
Minimum amount required to be eligible to earn profit (If any) for both investment accounts	10000		
Minimum amount required to open Short Term Investment Account	10000		
Minimum amount required to open Investment Deposit Account	10000		
Cards & Cheques			
Debit Card			
New	Free		
Replacement	25		
ADIB Ethnad Guest Debit Card (Optional)			
Annual Fees			
Classic	Free		
Gold	Free		
Visa Infinite	Free		
Replacement Fee			
Classic	25		
Gold	25		
Visa Infinite	25		
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 (AED, AADC, DEWA, SEWA, Etisalat)	Free		
Using NON-ADIB ATM IN THE UAE			
Cash Withdrawal	2		
Balance Inquiry	1		
Debit/inconsistent funds			
Using OTHER GCC SWITCH ATM	As per host country system		
Cash Withdrawal	As per host country system		
Cash Withdrawal	As per host country system		
Non-AED Transaction Service Fee ⁴	1.93%		
Copy of Sales Receipt	25		
ADIB Covered Cards			
ADIB Cashback Cards			
Annual Fees			
ADIB Visa Cashback Card ⁵	500		
ADIB Cashback Visa Platinum Card ⁵	1000		
Supplementary Card Annual Fee			
ADIB Visa Cashback Card	4 Free (AED 500 for any other additional card)		
ADIB Cashback Visa Platinum Card	4 Free (AED 1000 for any other additional card)		
ADIB Ethnad Guest Cards			
ADIB Ethnad Guest Classic Card	500		
ADIB Ethnad Guest Gold Card	1000		
ADIB Ethnad Guest Visa Platinum Card	2000		
ADIB Ethnad Guest Visa Platinum GBP Card	GBP 150		
Self-funded ADIB Ethnad Guest Classic Card	200		
Self-funded ADIB Ethnad Guest Gold Card	350		
Self-funded ADIB Ethnad Guest Visa Platinum Card	700		
Supplementary Card Annual Fee			
ADIB Ethnad Guest Classic Card	4 Free (AED 500 for any other additional card)		
ADIB Ethnad Guest Gold Card	4 Free (AED 1000 for any other additional card)		
ADIB Ethnad Guest Visa Platinum Card	4 Free (AED 2000 for any other additional card)		
ADIB Ethnad Guest Visa Platinum GBP Card	1 Free (GBP 150 for any other additional card)		
Self-funded ADIB Ethnad Guest Classic Card	4 Free (AED 200 for any other additional card)		
Self-funded ADIB Ethnad Guest Gold Card	4 Free (AED 350 for any other additional card)		
Self-funded ADIB Ethnad Guest Visa Platinum Card	4 Free (AED 700 for any other additional card)		
ADIB Etisalat Cards			
Annual Fees			
ADIB Etisalat Classic Card	Free		
ADIB Etisalat Gold Card	299		
ADIB Etisalat Visa Platinum Card	999		
ADIB Etisalat Visa Signature Card	1199		
Supplementary Card Annual Fee			
ADIB Etisalat Classic Card	4 Free		
ADIB Etisalat Gold Card	4 Free (AED 299 for any other additional card)		
ADIB Etisalat Visa Platinum Card	4 Free (AED 999 for any other additional card)		
ADIB Etisalat Visa Signature Card	4 Free (AED 1199 for any other additional card)		
ADIB Dana MasterCard			
Annual Fee	299 (for existing customers, the annual fee will be applicable on the latest of 15th August 2017 or the date of the renewal of the existing card)		
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)		
ADIB Rotana Rewards Exclusive Card			
Annual Fee	1250		
Supplementary Card Annual Fee	4 Free (AED 1250 for any other additional card)		
ADIB Football Card			
Annual Fee	250		
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)		
ADIB Fast Card			
Annual Fee	N/A		
Supplementary Card Annual Fee	Free		
ADIB Value Card	Free		
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)		
ADIB Value+ Card			
Annual Fee	Free		
Supplementary Card Annual Fee	4 Free (AED 250 for any other additional card)		
ADIB Edge Card			
Annual Fee	750		
Supplementary Card Annual Fee	4 Free (AED 750 for any other additional card)		
ADIB Spice Card			
Annual Fee	199		
Supplementary Card Annual Fee	4 Free (AED 199 for any other additional card)		
ADIB Booking.com Signature Card			
Annual Fee	299		
Supplementary Card Annual Fee	4 Free (AED 299 for any other additional card)		
ADIB Booking.com Infinite Card			
Annual Fee	2000		
Supplementary Card Annual Fee	4 Free (AED 2000 for any other additional card)		
Replacement Fee			
ADIB Ethnad Guest Visa Platinum GBP Card	GBP 15		
Other ADIB Covered Cards	75		
Profit rate (in case there is a Murabaha)⁵			
Without salary transfer	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
With salary transfer	2.99% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
Without salary transfer (ADIB Edge Card ⁷)	0.95% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
With salary transfer (ADIB Ethnad Guest Visa Platinum GBP Card)	1.67% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
Without salary transfer (ADIB Ethnad Guest Visa Platinum GBP Card)	0.75% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
For ADIB Fast Card	0.83% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
For ADIB Booking.com Cards (Signature and Infinite)	3.29% flat per month (Profit can be waived partially or fully upon payment at the Bank discretion)		
ATM Cash Withdrawal Fee ⁸	3% minimum 99		
Transfer of Excess Funds over the Cash Cover from Card to Account	100		
Donation Commitment to Charity in case of Late Payment Event ⁹	50		
Temporary Increase Limit Fee ¹⁰	50		
Non-AED Transaction Service Fee ¹⁰	3.1%		
AED International Transaction Service Fee ¹¹	1.8%		
Copy of Additional Statement Fee	45		
Cheques (charge per cheque)			
First chequebook (one cheque book of 25 leaf)	Free		
Subsequent chequebook	25		
Clearing cheques in UAE	Free		
Clearing cheques out of UAE	25 US Dollar		
Returned cheques	100		
Special clearing	205		
Stop payment(per request)	50		
Certified cheque issuance	30		
Post dated Cheques (Not related to financing)	25		
Remittances			
Inward Remittance in AED			
Credited to account with ADIB	Free		
Paid in cash at ADIB counter	Free		
Paid to beneficiary account elsewhere in UAE by SWIFT	50		
Remittances in Foreign Currency¹²			
Prevailing Exchange Rate of the Bank (Buying and/or Selling as applicable)	Free		
Credited in the foreign currency in the account	Free		
Outward Remitted elsewhere within UAE in the same foreign currency	75		
Online Remittance			
Online transfers to other ADIB accounts	Free		
UAE FTS Transfers	Free		
Online transfers to accounts outside ADIB	1		
Branch / other transfers to accounts outside ADIB	5		
SWIFT Transfers			
Online International transfers	25		
Transfers to other Countries	100		
Confirmation of payment to beneficiary	100		
SWIFT cancellation/funds recall	100		
SWIFT Inquires (recalls)	100		
Demand Draft			
Issuance to customer	30		
Payment order/Manager's cheque	30		
Courier Service	100		
Cancellation of Cheques issued in foreign currencies (Same Day) ¹³	100		
Prevailing Exchange Rate of the Bank (Buying and/or Selling as applicable)	Free		
Seer صرف العملات البنكي لدى البنك (سعر الشراء) وأو سعر البيع حسب الحال)	50		
Personal Finance			
Profit Rate¹⁴	Debt Settlement	Other Personal Finance Products	
Reducing Balance Rate	6.25% - 12%	6.75% - 20%	
DDA Charges			
Direct Debit Authority (DDA) set up charges	100		
DDA amendment charges	100		
DDA cancellation	100		
DDA insufficient fund charges	25 (First time only)		
Processing Fees (non refundable if the financing is cancelled)			
Car Finance	1% of financing amount (minimum AED 500, maximum AED 2500)		
Non-waived profit in partial/final settlement ¹⁵	1% of outstanding Murabaha cost		
Personal Finance	Free		
Non-waived Profit in early partial/final settlement ¹⁶	Minimum of 1% of outstanding Murabaha cost or AED 10,000		
Fixed fee for the administrative cost related to the rescheduled finance	Free		
Fixed fee for the administrative cost related to the temporary overdraft against salary	Free		
Instalment Postponement	Free		
Changing Post dated Cheque	100		
Donation Commitment to Charity in case of Late Payment Event ⁹	100		
Al Etihad Credit Bureau Fee	25		
Sukuk Selling Brokerage Service Fee	0.95% of the selling price of Sukuk (Max. AED 2,500)		
Total Shares Brokerage Service Fee (s) (buy and sale)	0.55% of trading amount + AED 20 trading transaction fees (Min AED 150, Max. AED 2,495 ¹⁰)		
Breakdown			
Profit Rate	Minimum Rate Applied		
Variable Rate	1m EIBOR + ADIB margin (Minimum Rate applied)	3.25% - 6.49% per annum (calculated on reducing balance)	
Fixed Rate	Fixed profit rate charged during the applied period followed by a variable rate for the remaining period	3.25% - 6.99% per annum (calculated on reducing balance)	
Advance Rental Payment Up to 2% of finance amount and/or outstanding of finance amount, Minimum AED 5,000 (if applicable)			
Issuance of Liability Letter	60		
Issuance of Other Certificate	75		
Issuance of No Objection Certificate	150		
Issuance of Clearance Letter (Mortgage Release)	95		
Request for non-standard statement or copy of original documentation	100		
Property swap charges	1,320 (Including evaluation)		
Partial settlement amount	1% of partial settlement amount or AED 10,000 whichever is less		
Early settlement amount	1% of sale price (Outstanding amount due to ADIB) or AED 10,000 whichever is lesser		
Credit Bureau Report Fees	85 per report		
Life Takaful ¹⁹	0.032% Monthly of Outstanding Base Amount		
Other Services			
ADIB Mobile Banking Application, SMS Banking, Phone Banking, e-ADIB Internet Banking	Free		
Covered Card Takaful Protection Contribution Amount (optional)			
Monthly Contribution Amount – Enhanced benefits plan	0.345 filis per AED 100 of the Present Balance in the card monthly statement		
Account closing within 12 months from date of opening	50		
Account balance certificate	50		
Duplicate statement of account	25		
Document/Cheque copy	AED 10 for less than 1 year, AED 20 over 1 year		
Liability Certificate	50		
Clearance Certificate	50		
Other Certificate	Free		
Standing Instructions			
Setting up	50		
Per transaction	Free		
System auto transfer (account to account)	Free		
Charitable donation	Free		
Safe Deposit Box (cm) - (Annual rental charges payable in advance)			
Small (35*25*11)	350		
Medium (35*25*11)	500		
Large (35*25*19)	800		
Big (35*25*29)	1000		
Very Large (35*25*50)	1500		
Super (35*25*100)	2000		
Replacement Key	1000		
Safe Deposit Box Security Deposit	1000		

In the Banking Services and Tariff Board and to the extent otherwise requires, the capitalised terms used in this Banking Services and Tariff Board shall have the same meaning used in the Terms and Conditions for Accounts and Islamic Banking Services. 1 The table charges are applied to the foreign currency amounts in the documents as a UAE Dirham (AED) fee. If the respective charges specified above in AED are applied, they will be converted into the foreign currency of the account at the prevailing exchange rate of the bank at the debit time of such charges.

2 Cheques Notwithstanding to whom issued, this document shall be deemed to be a contract between the Customer and the Bank. 3 A monthly contribution amount of AED 3.00 – 0.0200th of the monthly investment amount (the other terms & conditions on ADIB website apply). 4 The Customer agrees to pay a monthly charge to cover the cost of the deersheet profits after profit distribution. If such fees are not paid, the Bank can deduct such contribution of the balance from some access from subsequent month(s) or may deduct it from shareholders' funds at its full discretion. 5 The Bank charges a monthly service fee paid on the amounts related to the account ("Monthly Fall Below Fee") when it has been closed or if the account daily closing balance is not at or below AED 3000 in such month or if the account is linked to the investment payment for an active Abu Dhabi, personal Finance, Personal Finance or Home Finance. "Wherever" Free". 6 The Customer agrees to pay a monthly charge to cover the cost of the deersheet profits after profit distribution. If such fees are not paid, the Bank can deduct such contribution of the balance from some access from subsequent month(s) or may deduct it from shareholders' funds at its full discretion. 7 The Customer agrees to pay a monthly charge to cover the cost of the deersheet profits after profit distribution. If such fees are not paid, the Bank can deduct such contribution of the balance from some access from subsequent month(s) or may deduct it from shareholders' funds at its full discretion. 8 A debitable from the net per amount and free for the 1st year. 9 If profit over the year used to calculate the Murabaha profit amount that will be deposited in the relevant Murabaha Safe Contract. 10 Murabaha Profit rate of set at 2.75% per month shall be used to calculate the Murabaha profit amount that will be deposited in the relevant Murabaha Safe Contract or if customers' age is below 18 years, Enrolment in the Home Finance Takaful Protection scheme and the takaful rate is subject to bank and takaful provider. 11 Includes cash withdrawal with 0.27% Exchange Service or similar transfer of the original over of the Card in any ADIB account. This will be applicable for Transactions as specified in "Security Breaches" (under Visa Merchant Category Code 6211) including but not limited to National Bonds Corporation Transactions. Additionally, such Transactions will not qualify for Ethnad Miles, Cashback or any other reward service. 12 Inward Remittance in AED - The non-waived profit at the full discretion of the Bank can be equal to 1% of outstanding Murabaha cost. 13 In case of Car Finance - The non-waived profit at the full discretion of the Bank can be equal to 1% of outstanding Murabaha cost. 14 The Murabaha Contribution is the percentage of the Murabaha Contribution and the fee for the management. Murabaha cost or AED 10,000. 15 In Home Finance - the fee and charge for issuing statement will be applicable 60 days from date of activation. 16 For the purpose of this Terms and Conditions, "waiving" means value added imposed on the supply of goods or services under the UAE Federal Decree-Law No. 1 of 2017 (the related executive regulations or any similar future law). 17 The Customer agrees to pay a monthly charge to cover the cost of the deersheet profits after profit distribution. If such fees are not paid, the Bank can deduct such contribution of the balance from some access from subsequent month(s) or may deduct it from shareholders' funds at its full discretion. 18 In the Takaful contributions are collected monthly, they are included in and indicative only and may differ if customer's age is below 18 years. Enrolment in the Home Finance Takaful Protection scheme and the takaful rate is subject to bank and takaful provider. 19 The Takaful will be maintained on any Facility Other than will be effective for 36 months from the date of application. 20 Important Note: Existing Home Finance Customers who are included in the Home Finance Single Contribution Takaful Scheme from Abu Dhabi National Takaful Company (ADNTFC) prior to October 2020 will continue to be subject to this contribution form for the full term and cover will continue until maturity of the Finance, in case of early settlement of the Finance, an amount of the total contribution will be refunded to the customer on a pro-rata basis for the remaining term after the bank's margin (up to 20% of paid contribution/ADNTFC's margin).

لائحة الرسوم والخدمات المصرفية

البيانات الشخصية			(بالدرهم الإماراتي) ¹
الحساب الجاري وحساب التوفير (حساب جاهي دون دفتر شيكات) و حساب التوفير و حساب التوفير على²			
الرسوم الشهرية في حال الخطأ بمقتضى عمود الحساب عن 3000 درهم خلال أي شهر	25		
الحساب الجاري وحساب التوفير وحساب التوفير على الأرباح على الشهر	25		
الحد الأدنى للمبلغ المطلوب للتحول على الأرباح (في حال تحققت)			
حساب التوفير وحساب التوفير على الأرباح (في حال تحققت)	5000		
حد من مزايا التوفير، بزيادة وتوقف التحويلات (مراعاة فتح وإغلاق حساب التوفير أو إغلاق حساب التوفير)	10000		
حساب التوفير وحساب التوفير على الأرباح (في حال تحققت)	10000		
حد الأدنى للمبلغ المطلوب لفتح حساب التوفير على الأرباح	10000		
حد الأدنى للمبلغ المطلوب لفتح حساب التوفير على الأرباح	10000		
المنتجات والخدمات			
بطاقة الخصم المتناثر			
إصدار بطاقة جديدة	مجانا		
إصدار بطاقة بديلة	25		
بطاقة الخصم المتناثر من مصرف أبوظبي الإسلامي وخصم الاتحاد (اختياري)			
الرسوم السنوية			
الكلاسيكية	مجانا		
الذهبية	مجانا		
فضة	مجانا		
الفضة	مجانا		
الفضة	25		
الفضة	25		
الفضة	25		
استخدام أجهزة الصرف الآلي التابعة لمصرف أبوظبي الإسلامي (المصرف / أو البنك)			
سحب/إيداع نقدي	مجانا		
استئصال من الريميت	مجانا		
خلفات مستحقة في محاسبات	مجانا		
التحويل بين الحسابات داخل المصرف	مجانا		
خدمة مزايا الخدمات المصرفية لشركة لاترافين (شركة لاترافين كبريتك، شركة لاترافين كبريتك، شركة لاترافين كبريتك، شركة لاترافين كبريتك)	مجانا		
استخدام أجهزة صرف الآلي غير تابعة لمصرف أبوظبي الإسلامي			
سحب نقدي	2		
استئصال من الريميت	1		
خدمة مزايا مبرومة (مصرف لاترافين كبريتك، شركة لاترافين كبريتك، شركة لاترافين كبريتك، شركة لاترافين كبريتك)	مجانا		
استخدام أجهزة الصرف الآلي التابعة لبلد مجلس التعاون الخليجي (الشرق الأوسط)			
سحب نقدي	2		
استئصال من الريميت	1		
خدمة مزايا مبرومة (مصرف لاترافين كبريتك، شركة لاترافين كبريتك، شركة لاترافين كبريتك، شركة لاترافين كبريتك)	مجانا		
استخدام أجهزة الصرف الآلي التابعة لبلد مجلس التعاون الخليجي (الشرق الأوسط)			
سحب نقدي	2		
استئصال من الريميت	1		
خدمة مزايا مبرومة (مصرف لاترافين كبريتك، شركة لاترافين كبريتك، شركة لاترافين كبريتك، شركة لاترافين كبريتك)	مجانا		
المنتجات والخدمات من مصرف أبوظبي الإسلامي			
تغطية الاسترجاع الفوري من مصرف أبوظبي الإسلامي			
الرسوم السنوية			
تغطية من بنك الأوروغواي اللغدي من مصرف أبوظبي الإسلامي ³	500		
تغطية من بنك الأوروغواي اللغدي من مصرف أبوظبي الإسلامي ³	1000		
الرسوم السنوية (للغطاء التأمينية)			
تغطية من بنك الأوروغواي اللغدي من مصرف أبوظبي الإسلامي	4 نقاطات مجاناً 500 درهم من كل بطاقة إضافية أخرى		
تغطية من بنك الأوروغواي اللغدي من مصرف أبوظبي الإسلامي	4 نقاطات مجاناً 1000 درهم من كل بطاقة إضافية أخرى		
الرسوم السنوية (للغطاء التأمينية)			
تغطية من بنك الأوروغواي اللغدي من مصرف أبوظبي الإسلامي	4 نقاطات مجاناً 500 درهم من كل بطاقة إضافية أخرى		
تغطية من بنك الأوروغواي اللغدي من مصرف أبوظبي الإسلامي	4 نقاطات مجاناً 1000 درهم من كل بطاقة إضافية أخرى		
الرسوم السنوية (للغطاء التأمينية)			
تغطية من بنك الأوروغواي اللغدي من مصرف أبوظبي الإسلامي	4 نقاطات مجاناً 500 درهم من كل بطاقة إضافية أخرى		
تغطية من بنك الأوروغواي			