

Schedule of Charges



Item - All charges mentioned in AED unless mentioned otherwise	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Account Maintenance Fee*	AED 1700 p.a. (Free for the first Year)	AED 525 p.m. If Monthly Average balance falls below AED 50,000	AED 525 p.m. If Monthly Average balance falls below AED 250,000	AED 630 p.m If Monthly Average balance falls below AED 500,000	AED 1050 p.m Waived if any day within a month balance exceeds AED 3.5 Million
Business Alert (SMS/ Email) Charges - Monthly	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 15.75/User p.m.	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 15.75/User p.m.	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 10.50/User p.m.	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 10.50/User p.m	Free
Cheque Book Issuance (First CB Free)	AED 52.5	AED 52.5	AED 52.5	AED 52.5	Free
Corporate Cheque Book Issuance	AED 3150	AED 3150	AED 3150	AED 3150	AED 3150
Online Set Up - One Time	AED 1050	AED 1050	AED 788	AED 525	AED 263
Additional User to Online	AED 105/User	AED 105/User	AED 105/User	AED 105/User	Free
Online Annual Maintenance	AED 1050	AED 1050	AED 1050	AED 1050	1,050
Note: * Balance considered is aggregate relationship balance including all currencies					

Counter services	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Teller Fees for over the counter transactions	AED 42 per Transaction per account (First 5 Free p.m.)	AED 42 per Transaction per account (First 5 Free p.m.)	AED 42 per Transaction per account (First 10 Free p.m.)	AED 42 per Transaction per account (First 15 Free p.m.)	AED 42 per Transaction per account (First 30 Free p.m.)
Bulk cash deposit/ withdrawal - TRNX more than or equal to AED 1 Million	0.01% of the transaction value (minimum AED 105 per transaction) for amount > = AED 1,000,000	0.01% of the transaction value (minimum AED 105 per transaction) for amount > = AED 1,000,000	0.01% of the transaction value (minimum AED 105 per transaction) for amount > =AED 1,000,000	0.01% of the transaction value (minimum AED 105 per transaction) for amount > = AED 1,000,000	0.01% of the transaction value (minimum AED 105 per transaction) for amount > = AED 1,000,000
3rd Party Cash Chq withdrawal - (Nominee is treated as same party)	Up to AED 250,000 - AED 105 and for AED 250,000 plus AED 210	Up to AED 250,000 - AED 105 and for AED 250,000 plus AED 210	Up to AED 250,000 - AED 105 and for AED 250,000 plus AED 210	Up to AED 250,000- AED 105 and for AED 250,000 plus AED 210	AED 105

Remittances*	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Telex Transactions (Within UAE)	AED 52.5 per Transaction	AED 52.5 per Transaction	AED 42 per Transaction	AED 26.25 per Transaction	AED 5.25 per Transaction
Online Telex Transactions (Within UAE)	AED 52.5 per Transaction (First 5 Free p.m.)	AED 52.5 per Transaction (First 5 Free p.m.)	AED 42 per Transaction (First 10 Free p.m.)	AED 26.25 per Transaction (First 15 Free p.m.)	AED 1.05 per Transaction
Telex Transactions (International)**	AED 78.75 + CBC per transaction	AED 78.75 + CBC per transaction	AED 63 + CBC per transaction	AED 63 + CBC per transaction	AED 36.75 + CBC per transaction
Online Telex Transactions (International)**	AED 52.5 + CBC per transaction	AED 52.5 + CBC per transaction	AED 42 + CBC per transaction	AED 36.75 + CBC per transaction	AED 26.25 + CBC per transaction
TT tracers/recall/advice (SWIFT copy)	Nil	Nil	Nil	Nil	Nil
Specific customer request/amendments	AED 52.5 per Transaction	AED 52.5 per Transaction	AED 52.5 per Transaction	Free	Free
Incoming TT (foreign currency)	Free	Free	Free	Free	Free

*Additional fees may be levied by the correspondent bank, if any. VAT shall be applicable on correspondent bank charges.

**Effective from June 1st, 2024, when charge type is selected as «OUR» for USD payments, USD 18 per transfer will be collected as upfront correspondent bank charges along with the transaction fee.

Cheque related	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Special clearing of cheque (Outward)*	AED 210	AED 210	AED 210	AED 210	AED 105
Stop Payment of Cheque	AED 105	AED 105	AED 105	AED 105	AED 10.5 + Telex Fee
Return Cheque (Inwards)	AED 420	AED 420	AED 315	AED 315	AED 315
Cheque collection service**	AED 105 + Courier charges	AED 105 + Courier charges	AED 105 + Courier charges	AED 105 + Courier charges	AED 105 + Courier charges
Note: *For inward clearing the charges are received via CB UAE as per CB mandate **For Cheque Collection and Outward Cheque collection Applicable for non-security features cheques					

Foreign Currency Cheques	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Outward cheque collection	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5.	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5.	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5.

Document Charges	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Request for photocopy / details of cheques-less than 6 months	AED 105 per instrument	AED 105 per instrument	Free	Free	Free
More than 6 months old	AED 157.5 per instrument	AED 157.5 per instrument	AED 105 per instrument	Free	Free

Post Dated cheques (PDCs)	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
PDC warehousing (safekeeping) collected in advance	AED 26.25 per instrument	AED 26.25 per instrument	AED 26.25 per instrument	AED 10.5 per instrument	AED 5.25 per instrument
PDC replacement/pre-mature withdrawal	AED 26.25 per instrument	AED 26.25 per instrument	AED 26.25 per instrument	AED 10.5 per instrument	AED 5.25 per instrument

Manager's cheque (MC)/DD	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Outward MC issuance	AED 52.5 per instrument	AED 52.5 per instrument	AED 52.5 per instrument	AED 52.5 per instrument	AED 26.25 per instrument
Inward DD/MC collection	AED 105 per instrument	AED 105 per instrument	AED 105 per instrument	AED 105 per instrument	AED 52.5 per instrument
DD issuance	AED 52.5 per instrument	AED 52.5 per instrument	AED 52.5 per instrument	AED 52.5 per instrument	AED 26.25 per instrument
MC/DD cancellation/ Stop payment	AED 157.5 per instrument	AED 157.5 per instrument	AED 157.5 per instrument	AED 157.5 per instrument	AED 105 per instrument

Online Manager's cheque (MC/DD)	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Outward MC issuance	AED 42 per instrument	AED 42 per instrument	AED 31.5 per instrument	AED 21 per instrument	AED 10.5 per instrument
Inward DD/MC collection	AED 78.5 per instrument	AED 78.5 per instrument	AED 52.5 per instrument	AED 31.5 per instrument	AED 15.75 per instrument
DD issuance	AED 42 per instrument	AED 42 per instrument	AED 31.5 per instrument	AED 21 per instrument	AED 10.5 per instrument
MC/DD cancellation/ Stop payment	AED 105 per instrument	AED 105 per instrument	AED 63 per instrument	AED 52.5 per instrument	AED 26.25 per instrument

Wages Protection System (WPS)	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Salary SIF file processing (Within DIB)	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	Free
Salary SIF file processing (Outside DIB)	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	Free
Bulk Transfers through UAE FTS	AED 25 per beneficiary bank + VAT & CB Charges	AED 25 per beneficiary bank + VAT & CB Charges	AED 25 per beneficiary bank + VAT & CB Charges	AED 25 per beneficiary bank + VAT & CB Charges	AED 25 per beneficiary bank + VAT & CB Charges

ATM/Debit card charges	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
New account	Free	Free	Free	Free	Free
Replacement fees	AED 26.25	AED 26.25	AED 26.25	AED 26.25	Free
Debit Card Currency Conversion Fee	2.1% excluding franchise charges	2.1% excluding franchise charges	2.1% excluding franchise charges	2.1% excluding franchise charges	2.1% excluding franchise charges

Other ATMs within UAE	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Balance Enquiry	AED 1	AED 1	AED 1	AED 1	AED 1
Rejected Transactions	AED 1	AED 1	AED 1	AED 1	AED 1
Cash withdrawal	AED 2	AED 2	AED 2	AED 2	AED 2

UAE DDS	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Set up / Lodgement of DDA	AED 105	AED 105	AED 78.75	AED 52.5	Free
DDA Cancellation	AED 105	AED 105	AED 78.75	AED 52.5	Free
No Pay response insufficient funds	AED 210	AED 210	AED 183.75	AED 157.5	AED 105
Stop payment / Replacing DDA with cash	AED 210	AED 210	AED 183.75	AED 157.5	AED 105
DDA Amendment / Cancel	AED 105	AED 105	AED 78.75	AED 52.5	Free
Confirmation of DDA	AED 42	AED 42	AED 31.5	AED 21	Free
Note: Charges will be applicable for non-financing services where applicable					

Automated Sweeps/Standing Instructions (SI)	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Automated Sweeps (initial setup)	AED 262.5	AED 262.5	AED 157.5	AED 105	Free
Automated Sweeps (modification)	AED 157.5	AED 157.5	AED 105	AED 75	Free
Automated Sweeps (cancellation)	AED 52.5	AED 52.5	AED 26.25	AED 26.25	Free
SI set up/amendment/cancellation	One time Set up charge: AED 52.5 Execution Charges: Within DIB: Free To other banks in UAE : AED 52.5 + CB charges + CBC Charges + TT To other banks outside UAE: AED 52.5 + TT & CBC charges Amendment/cancellation: AED 52.5	One time Set up charge: AED 52.5 Execution Charges: Within DIB: Free To other banks in UAE : AED 52.5 + CB charges + CBC Charges + TT To other banks outside UAE: AED 52.5 + TT & CBC charges Amendment/cancellation: AED 52.5	One time Set up charge: AED 52.5 Execution Charges: Within DIB: Free To other banks in UAE : AED 52.5 + CB charges + CBC Charges + TT To other banks outside UAE: AED 52.5 + TT & CBC charges Amendment/cancellation: AED 52.5	One time Set up charge: AED 26.25 Execution Charges: Within DIB: Free To other banks in UAE : AED 26.25 + CB charges + CBC Charges + TT To other banks outside UAE: AED 26.25 + TT & CBC charges Amendment/cancellation: AED 26.25	One time Set up charge: AED 5.25 Execution Charges: Within DIB: Free To other banks in UAE : AED 5.25 + CB charges + CBC Charges + TT To other banks outside UAE: AED 5.25 + TT & CBC charges Amendment/cancellation: AED 5.25
Insufficient funds to execute SI	AED 105 per Transaction	AED 105 per Transaction	AED 63 per Transaction	AED 52.5 per Transaction	AED 26.25 per Transaction

Issuance of certificates	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Account balance	AED 210	AED 210	AED 210	AED 210	Free
Under formation Letters - Long form	AED 630	AED 630	AED 630	AED 630	Free
Under formation Letters - Short form	AED 315	AED 315	AED 315	AED 315	Free
Audit confirmation letter	AED 210	AED 210	AED 210	AED 210	Free
Letter issued to government department	AED 420	AED 420	AED 315	AED 210	Free
Capital letter	AED 630	AED 630	AED 525	AED 420	Free
Reference Letter	AED 315	AED 315	AED 315	AED 315	AED 105
Release letter/ Clearance letter / No Liability letter fee	AED 315	AED 315	AED 315	AED 315	Free
Liability letter fee	AED 525	AED 525	AED 525	AED 525	Free
Certificate of Account Closure	AED 105	AED 105	AED 105	AED 105	AED 105

Duplicate certificate/ statements	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Duplicate account statement	3 months - AED 52.50	3 months - AED 52.50	3 months - AED 52.50	3 months - AED 52.50	4 months - AED 52.5
	3-6 months - AED 78.75	3-6 months - AED 78.75	3-6 months - AED 78.75	3-6 months - AED 78.75	3-6 months - AED 78.75
	6-9 months - AED 105	6-9 months - AED 105	6-9 months - AED 105	6-9 months - AED 105	6-9 months - AED 105
	9-12 months - AED 157.5	9-12 months - AED 157.5	9-12 months - AED 157.5	9-12 months - AED 157.5	9-12 months - AED 157.5
	> 12 months - AED 262.5	> 12 months - AED 262.5	> 12 months - AED 262.5	> 12 months - AED 262.5	> 12 months - AED 262.5

Other Services	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Cash collection service	AED 140 per pick up	AED 140 per pick up	AED 130 per pick up	AED 120 per pick up	As per Actual

Al Islami Business Finance	
Profit Rate	from 15% to 22% p.a.
Due Diligence and Documentation Fee	2% of finance amount plus VAT
Takaful Contribution As a condition of the facility, you will be required to obtain life takaful as security with bank as a beneficiary towards your payment obligations	up to 0.330%
Donation Amount AED 183.75 per payment delayed per month in case failure to pay any sum due and payable. The Customer undertakes (as per the terms of the documents) to donate the amount to a charity.	183.75
Early Settlement Rebate* Bank may at its discretion provide a rebate on the total outstanding amount payable under the Murabaha. Discretionary rebate, if applicable shall be calculated so that you will pay 1% of outstanding balance cost price	1% of remaining balance
Note: *Early Settlement in case of Murabaha is subject to bank’s discretion	

Trade Finance Schedule of Charges

Import Letter of Credit

Documentary Credit Issuance Service Fee 0.13125% pm of the Credit value or AED 262.50 whichever is greater In addition to Import LC Issuance service cost of AED 105.00	Standby Documentary Credits Issuance Service fee 0.13125% pm of the Credit value or part subject to a minimum of 3 months or AED 525.00 whichever is greater In addition to Import LC Issuance service cost of AED 105.00
Revolving Documentary Credit Issuance Service fee 0.13125% pm of the Credit value or AED 525.00 whichever is greater Import LC Issuance cost of AED 105.00 A flat fee of AED 105.00 for each negotiation and reinstatement will be levied	Back to Back Documentary Credits Issuance Service fee 0.13125% pm of the Credit value for or AED 525.00 whichever is greater In addition to Import LC Issuance service cost of AED 105.00
Charges for amendment to Documentary Credits Increase in amount or extension of expiry of the credit: charges as applicable to the Issuance of Credit subject to min. of AED 262.50 In addition to Import LC Amendment service cost of AED 105.00 _____ In case of all other amendments: a flat fee of AED 262.50	Charges for Documentary credit Reinstatement AED 210.00 for amendment under expired/closed documentary credit in addition to standard amendment charges In addition to Import LC Amendment service cost of AED 105.00
Pre-advice / amendment advise by letter or swift AED 105.00 for each pre-advice / amendment additionally AED 105.00 for extra swift	Cancellation / Closing of Unutilized Documentary credit A Flat fee of AED 210.00 per Documentary Credit
Documentary Credit advised through full Swift (Swift Charges) AED 420.00 additionally AED 105.00 will be charged for any extra swift AED 315.00 to be charged for mail LC + standard courier charges	Documentary Credit Draft Issuance Service to Customer Only: A flat fee of AED 262.50 per Issuance of Each Draft of the Documentary Credit
Handling of Documents Under Import Letter of Credit If credit restricted to DIB counters: 0.13125% on the face value of the bill subject to minimum of AED 262.50	Issuance of MT 740/ MT747 (Reimbursement Instructions Service): AED 105 per each swift for each MT740 / MT747
Discrepancy fee (including swift charges) on documents received under documentary credit USD 157.50 or equivalent in other currency on each set of documents to be deducted from the proceeds or claimed from the negotiating bank as applicable, except where charges are for the applicant's account	Acceptance fee for Deferred / Usance Payment Credits Where maturity date falls beyond the expiry date of the credit: 0.13125% pm or part thereof from expiry date of the credit till maturity date of the payment or draft subject to a minimum of AED 262.50 Above pricing is inclusive of Import LC bill acceptance cost of AED 105.00

Handling charges for Documents drawn under expired documentary credit upon acceptance of discrepancy (ies) Charges as applicable to the Issuance of Credit subject to min. of AED 105.00 Above pricing is inclusive of Import LC amendment cost of AED 105.00	Documentary credit overdrawn Handling Charges Charges as applicable to the Issuance of Credit subject to min. of AED 210.00 In addition to Import LC Amendment service cost of AED 105.00
Safe Keeping charges on discrepant documents pending for Acceptance (more than one month): AED 262.50 or equivalent in other currency per month or part thereof to be deducted from proceeds or claimed from the negotiating bank, as applicable, except where charges are for the applicant's account Safe Keeping charges on Clean / accepted Documents: AED 262.50 or equivalent in other currency per month will be charged if documents under Documentary Credit are not collected within weeks' time from the date of payment/acceptance to beneficiary	Courier charges for documents sent to customer under documentary credit AED 52.50 Service charges for effecting payment of customs duty on behalf and under instructions of the customer AED 26.25 per bill Early Settlement / Extension of Maturity Bills: AED 262.50 flat will be charged for each bill plus Swift charges Assignment of proceeds received under documentary credit USD157.50 or equivalent

Documentary Inward Bills for Collection

Inward Bills for Collection: Sight / Usance Document handling fees of 0.13125% of the bill value subject to a minimum of AED 262.50	Inward Bills for Collection: Free of payment: A service fees of 0.13125%, subject to a minimum of AED 262.50 Returned Unpaid / Transferred to Another Bank: A commission of 0.13125% of the bill value subject to a minimum of AED 262.50 plus Courier & Swift Charges will be applicable
Safe Keeping of Documents pending for Payment / Acceptance (more than one month): AED 262.50 per month towards safekeeping charges on each bill remaining unpaid / unaccepted for one month	If documents are sent inadvertently to DIB charges for courier and SWIFT, if applicable, to be obtained
Inward Bills for Collection: Avalized Bills A Service fees of 0.13125% per month or part thereof is applicable for Avalization of accepted bills for (Min 3 Months) or AED 262.50 whichever is greater In addition to Import Collection Bill Avaliazation service cost of AED 105.00	A flat fee of AED 183.75 will be applicable for amendments to collection instructions. Plus other costs
Acceptance of Documents Under Import Collection: A flat fee of AED 262.50 per collection for processing acceptance of Usance Collections Documents (including swift charges)	Assignment of Proceeds Service Received for bills USD157.50 or equivalent per assignment
Early Settlement / Extension of Maturity Bills: AED 262.50 flat will be charged for each bill plus Swift charges	Settlement charges under closed bills: AED 262.50 for each bill payment

Re-scheduling charges

AED105.00 under each manual settlement of Murabaha / Wakala Murabaha / Mudaraba for Rescheduling charges

Handling Fee / Charge of Murabaha Document:

A flat fee of AED 315.00 will be applicable as processing fee for each finance under - Inward Bills for Collection

Shipping Guarantees / Delivery Order

Issuance of Shipping Guarantee / Delivery Order:

A Service Fees of 0.13125% of the invoice value will be charged, subject to minimum of AED 262.50

Outstanding Shipping Guarantee / Delivery Order:

Additional charge of AED 262.50 per month will be charged for Shipping Guarantee / Delivery Order which remains outstanding for more than one month due to non-receipt of the shipping documents

In addition to Shipping Guarantee Issuance service cost of AED 105.00

Mudaraba/Musharaka & Open Account Wakala Murabaha

Handling Fee / Charge of Murabaha Document:

A flat fee of AED 315.00 will be applicable as processing fee for each finance under - Import LC

Handling Fee for Open Account Wakala Murabaha:

Open account Wakala Murabaha - A Service Fees of 0.13125% of the invoice value, subject to minimum of AED 315.00 will be applicable as processing fee

Handling Fee for Trade Mudaraba Document:

Trade Mudaraba - A Service Fees of 0.13125% of the invoice value, subject to minimum of AED 315.00 will be applicable as processing fee

Handling Fee for Trade Musharaka Document:

Trade Musharaka - A Service Fees of 0.13125% of the invoice value, subject to minimum of AED 315.00 will be applicable as processing fee

Re-scheduling charges:

AED105.00 under each manual settlement of Murabaha / Wakala Murabaha / Mudaraba for Rescheduling charges

Goods Inspection Fees:

Mandoob Inspection Fees will be AED 262.50 flat within Dubai and AED 525.00 flat outside Dubai but within UAE

Change of Transaction Modality:

AED 105.00 for change of Transaction Modality i.e. from Murabaha to Cash basis

Settlement of Advance Payment on Cash Basis:

AED 210.00 for Out of Pocket charges for Advance payment settled on cash basis (no shipments as applicable)

Export / Import Commodity Murabaha Due diligence and Processing Fees:

AED 210.00 per transaction

Export Letter of Credit

Documentary credits opened by other banks:

AED 210.00 for each advice of Documentary Credit/amendment for Bank's customers

AED 315.00 for each advice of Documentary Credit/amendment for Non-customers

Confirmation of Documentary credits issued by other banks:

Confirmation of Credits is based on the Bank / Country Risk considerations and will be charged upfront on the face value of the Credit as per the rate determined and agreed by DIB

In addition to Export LC Confirmation Service Cost of AED 105.00

Assignment of Proceeds Received Under Documentary Credit:

0.065625% on assignment value subject to minimum of AED 525.00 will be levied for all assignments of proceeds under a documentary credit

2nd Advising Banks:

A flat fee of AED 420.00 will be applicable for advising the documentary Credit to 2nd advising bank (via Swift) in addition to the advising charges.

Transfer of Documentary credits

A service fees of 0.13125% of the transfer value subject to a min. of AED 525.00 in addition to other actual costs

Any Non-financial amendment to the transferred Credit advising will be charged AED 210.00 in addition to other actual costs

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A flat fee of AED 420.00 (SWIFT) will be applicable for transfer the Documentary Credit (MT720) to the transferring bank in addition to the other applicable charges

A Flat Fee of AED 262.50 will be applicable for issuing transfer LC draft

Negotiation of documents under documentary credit:

A service fees of 0.13125% on the face value of the bill, subject to minimum of AED 262.50

—
Document scrutiny Service fees of AED 262.50 will be charged, if requested for checking upon presentation or pre-checking

—
A service fees of AED 105.00 flat per set will be charged for handling re-checking the rectified / resubmitted documents

—
AED 105.00 flat per set will be charged for documents under expired Documentary Credit's (Reinstatement)

Documentary Outward Bills for Collection

Export bill sent for collection: Handling Charges

A service fees of 0.13125% of the document value subject to a minimum of AED 262.50

Amendments to collection instructions AED 262.50 in addition to other costs

A flat fee of AED 262.50 per collection for processing acceptance of Usance Collections Documents

Effecting Payment under Closed Collection Bills Service:

AED 262.50 flat will be charged for handling payment under closed collection in addition to standard charges; as applicable"

Letter of Guarantee

Bank Guarantee Issuance / Amendment Service Fees:

Service fee of 0.13125% of the guarantee value for each month or part thereof, subject to a minimum of 0.39375% of the guarantee value or AED 262.50, whichever is greater for issuance/amendment

In addition to Guarantee / amendment/ Issuance service cost of AED 105.00

Non-financial Amendments to guarantees are charged AED 262.50

AED 26.25 towards postage charge

A flat fee of AED 525.00 will be levied for any claim honored under guarantee being administrative fees

Service fees / charges will be charged up front, for the initial expiry date or as specified on the credit/business approval.

Bank Guarantee advised through Swift (Swift Charges):

AED 420.00 for Guarantee advised / Issued by a full SWIFT, additionally AED 105.00 will be charged for extra SWIFT

AED 210.00 will be charged for any advising of LG without any risk and responsibility

Service fees / charges is charged up front and will include any period allowed for presentation of claims.

Reissuance of Guarantee Instrument:

AED 262.50 per Reissuance of Letter of Guarantee will be charged

Non-Standard / Extended Text:

Where guarantees are processed with non-standard / long text an additional fee of AED105.00 will be charged.

Bank to Bank Reimbursement (For correspondent banks only)

A flat Service fees of AED 315.00 for each reimbursement plus SWIFT charges under other banks reimbursement authorization held by us plus any other agreed charges

In addition to IRU issuance service cost of AED 105.00

Service fees for Irrevocable Reimbursement Undertaking (IRU) and Confirmation of Credits is based on the Bank / Country Risk considerations and will be charged upfront on the face value of the Credit as per the rate determined and agreed by DIB.

Services fees will be collected from the beneficiary or as per the terms of the credit whichever is applicable

Notes

Correspondent Banks charges will be levied as applicable from time to time

All reference to 'month' above includes a period of one month or a part thereof

If excess drawing such as a variance of + 10% is permissible, Service Fees on such excess is levied upfront

If the charges are on a party other than DIB customer, standard charges /fees will be applicable

Once established, no refund of collected charges / Service fees is affected

Charges and 5% VAT as shown above are applicable for individual Documentary Credit

Opening / amendment Service fees will be charged upfront, in full at the time of establishment or amendment of the documentary credit in case the charges are on applicant account	Following service fees will be charged if documents under LC are not collected within weeks' time from the date of payment/acceptance to beneficiary.
	1. For documents value up to USD 50,000 Service Fee AED 262.50
The validity of a Credit commences from the date of establishment of the Documentary Credit	2. For documents value over USD 50,000 Service Fee AED 525.00
	All Charges/Fees mentioned above are VAT inclusive
Issuance of General Letters Service: A Flat fee of 105.00 will be charged for any letter issued on a specific request by the customer A Flat fee of AED 52.50 will be charged for Issuance of Letter favoring DNATA for release of documents under Air Shipments	Transaction processed on copy of shipping documents under Inward / Outward Collection: Document verification fees of USD 105.00 will be charged (if applicable)
	Any other special arrangement / structuring fees will be levied as per management agreement
Collected Service Fee / Charges: AED 58.80 will be charged in case of non-submission of copy documents by the customer for DIB records Service Fee / Charges will be collected from the beneficiary / drawer or applicant / drawee as per the applicable rules or agreed terms / instructions.	Swift Charges (within/outside UAE) AED 105.00 or equivalent for each swift message
	Courier Charges Outside UAE: AED 210.00 Within UAE: AED 52.50
Postage Charges AED 26.25	Legalization charges of AED 36.75 per bill will be collected, if applicable
Documentary Credit advised through full Swift (Swift Charges) AED 420.00 additionally AED 105.00 will be charged for any extra swift AED 315.00 to be charged for mail LC + standard courier charges	Documentary Credit Draft Issuance Service to Customer Only: A flat fee of AED 262.50 per Issuance of Each Draft of the Documentary Credit
Handling of Documents Under Import Letter of Credit If credit restricted to DIB counters: 0.13125% on the face value of the bill subject to minimum of AED 262.50	Issuance of MT 740/ MT747 (Reimbursement Instructions Service): AED 105 per each swift for each MT740 / MT747
Discrepancy fee (including swift charges) on documents received under documentary credit USD 157.50 or equivalent in other currency on each set of documents to be deducted from the proceeds or claimed from the negotiating bank as applicable, except where charges are for the applicant's account	Acceptance fee for Deferred / Usance Payment Credits Where maturity date falls beyond the expiry date of the credit: 0.13125% pm or part thereof from expiry date of the credit till maturity date of the payment or draft subject to a minimum of AED 262.50 Above pricing is inclusive of Import LC bill acceptance cost of AED 105.00

Handling charges for Documents drawn under expired documentary credit upon acceptance of discrepancy (ies) Charges as applicable to the Issuance of Credit subject to min. of AED 105.00 Above pricing is inclusive of Import LC amendment cost of AED 105.00	Documentary credit overdrawn Handling Charges Charges as applicable to the Issuance of Credit subject to min. of AED 210.00 In addition to Import LC Amendment service cost of AED 105.00
Safe Keeping charges on discrepant documents pending for Acceptance (more than one month): AED 262.50 or equivalent in other currency per month or part thereof to be deducted from proceeds or claimed from the negotiating bank, as applicable, except where charges are for the applicant's account Safe Keeping charges on Clean / accepted Documents: AED 262.50 or equivalent in other currency per month will be charged if documents under Documentary Credit are not collected within weeks' time from the date of payment/acceptance to beneficiary	Courier charges for documents sent to customer under documentary credit AED 52.50 Service charges for effecting payment of customs duty on behalf and under instructions of the customer AED 26.25 per bill Early Settlement / Extension of Maturity Bills: AED 262.50 flat will be charged for each bill plus Swift charges Assignment of proceeds received under documentary credit USD157.50 or equivalent

Documentary Inward Bills for Collection

Inward Bills for Collection: Sight / Usance Document handling fees of 0.13125% of the bill value subject to a minimum of AED 262.50	Inward Bills for Collection: Free of payment: A service fees of 0.13125%, subject to a minimum of AED 262.50 Returned Unpaid / Transferred to Another Bank: A commission of 0.13125% of the bill value subject to a minimum of AED 262.50 plus Courier & Swift Charges will be applicable
Safe Keeping of Documents pending for Payment / Acceptance (more than one month): AED 262.50 per month towards safekeeping charges on each bill remaining unpaid / unaccepted for one month	If documents are sent inadvertently to DIB charges for courier and SWIFT, if applicable, to be obtained
Inward Bills for Collection: Avalized Bills A Service fees of 0.13125% per month or part thereof is applicable for Avalization of accepted bills for (Min 3 Months) or AED 262.50 whichever is greater In addition to Import Collection Bill Avaliazation service cost of AED 105.00	A flat fee of AED 183.75 will be applicable for amendments to collection instructions. Plus other costs
Acceptance of Documents Under Import Collection: A flat fee of AED 262.50 per collection for processing acceptance of Usance Collections Documents (including swift charges)	Assignment of Proceeds Service Received for bills USD157.50 or equivalent per assignment
Early Settlement / Extension of Maturity Bills: AED 262.50 flat will be charged for each bill plus Swift charges	Settlement charges under closed bills: AED 262.50 for each bill payment

Re-scheduling charges

AED105.00 under each manual settlement of Murabaha / Wakala Murabaha / Mudaraba for Rescheduling charges

Handling Fee / Charge of Murabaha Document:

A flat fee of AED 315.00 will be applicable as processing fee for each finance under - Inward Bills for Collection

Shipping Guarantees / Delivery Order

Issuance of Shipping Guarantee / Delivery Order:

A Service Fees of 0.13125% of the invoice value will be charged, subject to minimum of AED 262.50

Outstanding Shipping Guarantee / Delivery Order:

Additional charge of AED 262.50 per month will be charged for Shipping Guarantee / Delivery Order which remains outstanding for more than one month due to non-receipt of the shipping documents

In addition to Shipping Guarantee Issuance service cost of AED 105.00

Mudaraba/Musharaka & Open Account Wakala Murabaha

Handling Fee / Charge of Murabaha Document:

A flat fee of AED 315.00 will be applicable as processing fee for each finance under - Import LC

Handling Fee for Open Account Wakala Murabaha:

Open account Wakala Murabaha - A Service Fees of 0.13125% of the invoice value, subject to minimum of AED 315.00 will be applicable as processing fee

Handling Fee for Trade Mudaraba Document:

Trade Mudaraba - A Service Fees of 0.13125% of the invoice value, subject to minimum of AED 315.00 will be applicable as processing fee

Handling Fee for Trade Musharaka Document:

Trade Musharaka - A Service Fees of 0.13125% of the invoice value, subject to minimum of AED 315.00 will be applicable as processing fee

Re-scheduling charges:

AED105.00 under each manual settlement of Murabaha / Wakala Murabaha / Mudaraba for Rescheduling charges

Goods Inspection Fees:

Mandoob Inspection Fees will be AED 262.50 flat within Dubai and AED 525.00 flat outside Dubai but within UAE

Change of Transaction Modality:

AED 105.00 for change of Transaction Modality i.e. from Murabaha to Cash basis

Settlement of Advance Payment on Cash Basis:

AED 210.00 for Out of Pocket charges for Advance payment settled on cash basis (no shipments as applicable)

Export / Import Commodity Murabaha Due diligence and Processing Fees:

AED 210.00 per transaction

Export Letter of Credit

Documentary credits opened by other banks:

AED 210.00 for each advice of Documentary Credit/amendment for Bank's customers

AED 315.00 for each advice of Documentary Credit/amendment for Non-customers

Confirmation of Documentary credits issued by other banks:

Confirmation of Credits is based on the Bank / Country Risk considerations and will be charged upfront on the face value of the Credit as per the rate determined and agreed by DIB

In addition to Export LC Confirmation Service Cost of AED 105.00

Assignment of Proceeds Received Under Documentary Credit:

0.065625% on assignment value subject to minimum of AED 525.00 will be levied for all assignments of proceeds under a documentary credit

2nd Advising Banks:

A flat fee of AED 420.00 will be applicable for advising the documentary Credit to 2nd advising bank (via Swift) in addition to the advising charges.

Transfer of Documentary credits

A service fees of 0.13125% of the transfer value subject to a min. of AED 525.00 in addition to other actual costs

Any Non-financial amendment to the transferred Credit advising will be charged AED 210.00 in addition to other actual costs

—
A flat fee of AED 420.00 (SWIFT) will be applicable for transfer the Documentary Credit (MT720) to the transferring bank in addition to the other applicable charges

A Flat Fee of AED 262.50 will be applicable for issuing transfer LC draft

Negotiation of documents under documentary credit:

A service fees of 0.13125% on the face value of the bill, subject to minimum of AED 262.50

—
Document scrutiny Service fees of AED 262.50 will be charged, if requested for checking upon presentation or pre-checking

—
A service fees of AED 105.00 flat per set will be charged for handling re-checking the rectified / resubmitted documents

—
AED 105.00 flat per set will be charged for documents under expired Documentary Credit's (Reinstatement)

Documentary Outward Bills for Collection

Export bill sent for collection: Handling Charges

A service fees of 0.13125% of the document value subject to a minimum of AED 262.50

Amendments to collection instructions AED 262.50 in addition to other costs

A flat fee of AED 262.50 per collection for processing acceptance of Usance Collections Documents

Effecting Payment under Closed Collection Bills Service:

AED 262.50 flat will be charged for handling payment under closed collection in addition to standard charges; as applicable"

Letter of Guarantee

Bank Guarantee Issuance / Amendment Service Fees:

Service fee of 0.13125% of the guarantee value for each month or part thereof, subject to a minimum of 0.39375% of the guarantee value or AED 262.50, whichever is greater for issuance/amendment

In addition to Guarantee / amendment/ Issuance service cost of AED 105.00

Non-financial Amendments to guarantees are charged AED 262.50

AED 26.25 towards postage charge

A flat fee of AED 525.00 will be levied for any claim honored under guarantee being administrative fees

Service fees / charges will be charged up front, for the initial expiry date or as specified on the credit/business approval.

Bank Guarantee advised through Swift (Swift Charges):

AED 420.00 for Guarantee advised / Issued by a full SWIFT, additionally AED 105.00 will be charged for extra SWIFT

AED 210.00 will be charged for any advising of LG without any risk and responsibility

Service fees / charges is charged up front and will include any period allowed for presentation of claims.

Reissuance of Guarantee Instrument:

AED 262.50 per Reissuance of Letter of Guarantee will be charged

Non-Standard / Extended Text:

Where guarantees are processed with non-standard / long text an additional fee of AED105.00 will be charged.

Bank to Bank Reimbursement (For correspondent banks only)

A flat Service fees of AED 315.00 for each reimbursement plus SWIFT charges under other banks reimbursement authorization held by us plus any other agreed charges

In addition to IRU issuance service cost of AED 105.00

Service fees for Irrevocable Reimbursement Undertaking (IRU) and Confirmation of Credits is based on the Bank / Country Risk considerations and will be charged upfront on the face value of the Credit as per the rate determined and agreed by DIB.

Services fees will be collected from the beneficiary or as per the terms of the credit whichever is applicable

Notes

Correspondent Banks charges will be levied as applicable from time to time

All reference to 'month' above includes a period of one month or a part thereof

If excess drawing such as a variance of + 10% is permissible, Service Fees on such excess is levied upfront

If the charges are on a party other than DIB customer, standard charges /fees will be applicable

Once established, no refund of collected charges / Service fees is affected

Charges and 5% VAT as shown above are applicable for individual Documentary Credit

Opening / amendment Service fees will be charged upfront, in full at the time of establishment or amendment of the documentary credit in case the charges are on applicant account	Following service fees will be charged if documents under LC are not collected within weeks' time from the date of payment/acceptance to beneficiary.
	1. For documents value up to USD 50,000 Service Fee AED 262.50
The validity of a Credit commences from the date of establishment of the Documentary Credit	2. For documents value over USD 50,000 Service Fee AED 525.00
	All Charges/Fees mentioned above are VAT inclusive
Issuance of General Letters Service: A Flat fee of 105.00 will be charged for any letter issued on a specific request by the customer A Flat fee of AED 52.50 will be charged for Issuance of Letter favoring DNATA for release of documents under Air Shipments	Transaction processed on copy of shipping documents under Inward / Outward Collection: Document verification fees of USD 105.00 will be charged (if applicable)
	Any other special arrangement / structuring fees will be levied as per management agreement
Collected Service Fee / Charges: AED 58.80 will be charged in case of non-submission of copy documents by the customer for DIB records Service Fee / Charges will be collected from the beneficiary / drawer or applicant / drawee as per the applicable rules or agreed terms / instructions.	Swift Charges (within/outside UAE) AED 105.00 or equivalent for each swift message
	Courier Charges Outside UAE: AED 210.00 Within UAE: AED 52.50
Postage Charges AED 26.25	Legalization charges of AED 36.75 per bill will be collected, if applicable

Effective May 6, 2025

Customers will be notified 60 days in advance before any change in fee is implemented.

VAT is in effect in the UAE from **January 1, 2018**. DIB fees & T&Cs as applicable have been revised to be VAT inclusive. dib.ae/VAT

*Trade License charges, charges on deposit / withdrawal of foreign currency notes and incoming TT (FCY) have been discontinued since July, 2024.

Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE.