



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*	₹1700 p.a. (Free for the first Year)	₹525 p.m. If Monthly Average balance falls below ₹50,000	₹525 p.m. If Monthly Average balance falls below ₹250,000	₹630 p.m. If Monthly Average balance falls below ₹500,000	₹1050 p.m. Waived if any day within a month balance exceeds ₹3.5 Million
Business Alert (SMS/ Email) Charges - Monthly	Set up: ₹26.25 (waived if subscribed to SME online banking) ₹15.75/User p.m.	Set up: ₹26.25 (waived if subscribed to SME online banking) ₹15.75/User p.m.	Set up: ₹26.25 (waived if subscribed to SME online banking) ₹10.50/User p.m.	Set up: ₹26.25 (waived if subscribed to SME online banking) ₹10.50/User p.m.	Free
Cheque Book Issuance (First CB Free)	₹52.5	₹52.5	₹52.5	₹52.5	Free
Corporate Cheque Book Issuance	₹3150	₹3150	₹3150	₹3150	₹3150
Online Set Up - One Time	₹1050	₹1050	₹788	₹525	₹263
Additional User to Online	₹105/User	₹105/User	₹105/User	₹105/User	Free
Online Annual Maintenance	₹1050	₹1050	₹1050	₹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	₹42 per Transaction per account (First 5 Free p.m.)	₹42 per Transaction per account (First 5 Free p.m.)	₹42 per Transaction per account (First 10 Free p.m.)	₹42 per Transaction per account (First 15 Free p.m.)	₹42 per Transaction per account (First 30 Free p.m.)
Bulk cash deposit/ withdrawal - TRNX more than or equal to ₹1 Million	0.01% of the transaction value (minimum ₹105 per transaction) for amount > = ₹1,000,000	0.01% of the transaction value (minimum ₹105 per transaction) for amount > = ₹1,000,000	0.01% of the transaction value (minimum ₹105 per transaction) for amount > = ₹1,000,000	0.01% of the transaction value (minimum ₹105 per transaction) for amount > = ₹1,000,000	0.01% of the transaction value (minimum ₹105 per transaction) for amount > = ₹1,000,000
3rd Party Cash Chq withdrawal - (Nominee is treated as same party)	Up to ₹250,000 - ₹105 and for ₹250,000 plus ₹210	Up to ₹250,000 - ₹105 and for ₹250,000 plus ₹210	Up to ₹250,000 - ₹105 and for ₹250,000 plus ₹210	Up to ₹250,000- ₹105 and for ₹250,000 plus ₹210	₹105

Remittances*	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Telex Transactions (Within UAE)	₹52.5 per Transaction	₹52.5 per Transaction	₹42 per Transaction	₹26.25 per Transaction	₹5.25 per Transaction
Online Telex Transactions (Within UAE)	₹52.5 per Transaction (First 5 Free p.m.)	₹52.5 per Transaction (First 5 Free p.m.)	₹42 per Transaction (First 10 Free p.m.)	₹26.25 per Transaction (First 15 Free p.m.)	₹1.05 per Transaction
Telex Transactions (International)**	₹78.75 + CBC per transaction	₹78.75 + CBC per transaction	₹63 + CBC per transaction	₹63 + CBC per transaction	₹36.75 + CBC per transaction
Online Telex Transactions (International)**	₹52.5 + CBC per transaction	₹52.5 + CBC per transaction	₹42 + CBC per transaction	₹36.75 + CBC per transaction	₹26.25 + CBC per transaction
TT tracers/recall/advice (SWIFT copy)	Nil	Nil	Nil	Nil	Nil
Specific customer request/amendments	₹52.5 per Transaction	₹52.5 per Transaction	₹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)*	₹210	₹210	₹210	₹210	₹105
Stop Payment of Cheque	₹105	₹105	₹105	₹105	₹10.5 + Telex Fee
Return Cheque (Inwards)	₹420	₹420	₹315	₹315	₹315
Cheque collection service**	₹105 + Courier charges	₹105 + Courier charges	₹105 + Courier charges	₹105 + Courier charges	₹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 ₹52.5 per cheque, outside UAE 0.125% of cheque value, minimum ₹262.5.	Within UAE ₹52.5 per cheque, outside UAE 0.125% of cheque value, minimum ₹262.5.	Within UAE ₹52.5 per cheque, outside UAE 0.125% of cheque value, minimum ₹262.5	Within UAE ₹52.5 per cheque, outside UAE 0.125% of cheque value, minimum ₹262.5	Within UAE ₹52.5 per cheque, outside UAE 0.125% of cheque value, minimum ₹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	₹105 per instrument	₹105 per instrument	Free	Free	Free
More than 6 months old	₹157.5 per instrument	₹157.5 per instrument	₹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	₹26.25 per instrument	₹26.25 per instrument	₹26.25 per instrument	₹10.5 per instrument	₹5.25 per instrument
PDC replacement/pre-mature withdrawal	₹26.25 per instrument	₹26.25 per instrument	₹26.25 per instrument	₹10.5 per instrument	₹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	₹52.5 per instrument	₹52.5 per instrument	₹52.5 per instrument	₹52.5 per instrument	₹26.25 per instrument
Inward DD/MC collection	₹105 per instrument	₹105 per instrument	₹105 per instrument	₹105 per instrument	₹52.5 per instrument
DD issuance	₹52.5 per instrument	₹52.5 per instrument	₹52.5 per instrument	₹52.5 per instrument	₹26.25 per instrument
MC/DD cancellation/ Stop payment	₹157.5 per instrument	₹157.5 per instrument	₹157.5 per instrument	₹157.5 per instrument	₹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	₹42 per instrument	₹42 per instrument	₹31.5 per instrument	₹21 per instrument	₹10.5 per instrument
Inward DD/MC collection	₹78.5 per instrument	₹78.5 per instrument	₹52.5 per instrument	₹31.5 per instrument	₹15.75 per instrument
DD issuance	₹42 per instrument	₹42 per instrument	₹31.5 per instrument	₹21 per instrument	₹10.5 per instrument
MC/DD cancellation/ Stop payment	₹105 per instrument	₹105 per instrument	₹63 per instrument	₹52.5 per instrument	₹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)	₹200 & 0.50 / record +VAT	₹200 & 0.50 / record +VAT	₹200 & 0.50 / record +VAT	₹200 & 0.50 / record +VAT	Free
Salary SIF file processing (Outside DIB)	₹200 & 0.50 / record +VAT	₹200 & 0.50 / record +VAT	₹200 & 0.50 / record +VAT	₹200 & 0.50 / record +VAT	Free
Bulk Transfers through UAE FTS	₹25 per beneficiary bank + VAT & CB Charges	₹25 per beneficiary bank + VAT & CB Charges	₹25 per beneficiary bank + VAT & CB Charges	₹25 per beneficiary bank + VAT & CB Charges	₹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	₹26.25	₹26.25	₹26.25	₹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	₹1	₹1	₹1	₹1	₹1
Rejected Transactions	₹1	₹1	₹1	₹1	₹1
Cash withdrawal	₹2	₹2	₹2	₹2	₹2

UAE DDS	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Set up / Lodgement of DDA	₹105	₹105	₹78.75	₹52.5	Free
DDA Cancellation	₹105	₹105	₹78.75	₹52.5	Free
No Pay response insufficient funds	₹210	₹210	₹183.75	₹157.5	₹105
Stop payment / Replacing DDA with cash	₹210	₹210	₹183.75	₹157.5	₹105
DDA Amendment / Cancel	₹105	₹105	₹78.75	₹52.5	Free
Confirmation of DDA	₹42	₹42	₹31.5	₹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)	₹262.5	₹262.5	₹157.5	₹105	Free
Automated Sweeps (modification)	₹157.5	₹157.5	₹105	₹75	Free
Automated Sweeps (cancellation)	₹52.5	₹52.5	₹26.25	₹26.25	Free
SI set up/amendment/cancellation	<p>One time Set up charge: ₹52.5</p> <p>Execution Charges:</p> <p>Within DIB: Free</p> <p>To other banks in UAE : ₹52.5</p> <p>+ CB charges + CBC Charges + TT</p> <p>To other banks outside UAE: ₹52.5 + TT & CBC charges</p> <p>Amendment/cancellation: ₹52.5</p>	<p>One time Set up charge: ₹52.5</p> <p>Execution Charges:</p> <p>Within DIB: Free</p> <p>To other banks in UAE : ₹52.5</p> <p>+ CB charges + CBC Charges + TT</p> <p>To other banks outside UAE: ₹52.5 + TT & CBC charges</p> <p>Amendment/cancellation: ₹52.5</p>	<p>One time Set up charge: ₹52.5</p> <p>Execution Charges:</p> <p>Within DIB: Free</p> <p>To other banks in UAE : ₹52.5</p> <p>+ CB charges + CBC Charges + TT</p> <p>To other banks outside UAE: ₹52.5 + TT & CBC charges</p> <p>Amendment/cancellation: ₹52.5</p>	<p>One time Set up charge: ₹26.25</p> <p>Execution Charges:</p> <p>Within DIB: Free</p> <p>To other banks in UAE : ₹26.25</p> <p>+ CB charges + CBC Charges + TT</p> <p>To other banks outside UAE: ₹26.25 + TT & CBC charges</p> <p>Amendment/cancellation: ₹26.25</p>	<p>One time Set up charge: ₹5.25</p> <p>Execution Charges:</p> <p>Within DIB: Free</p> <p>To other banks in UAE : ₹5.25</p> <p>+ CB charges + CBC Charges + TT</p> <p>To other banks outside UAE: ₹5.25 + TT & CBC charges</p> <p>Amendment/cancellation: ₹5.25</p>
Insufficient funds to execute SI	₹105 per Transaction	₹105 per Transaction	₹63 per Transaction	₹52.5 per Transaction	₹26.25 per Transaction

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

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

Other Services	e-trader	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Cash collection service	₹140 per pick up	₹140 per pick up	₹130 per pick up	₹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 ₹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 Letters of Credit
Documentary Credit Service Fee 0.13125% pm of the Credit value (for minimum 3 months) or ₪262.50 flat whichever is greater.*
Standby Documentary Credit Service fee 0.13125% pm of the Credit value (for minimum 3 Months) or part thereof or ₪525.00 flat whichever is greater.*
Revolving Documentary Credit Service fee 0.13125% pm of the Credit value (for minimum 3 months) or ₪262.50 flat whichever is greater.* A flat fee of ₪105.00 for each negotiation and reinstatement will be levied.
Back to Back Documentary Credits Service fee 0.13125% pm of the Credit value (for minimum 3 months) or ₪262.50 flat whichever is greater.*
Amendment to Documentary Credit In case of increase in amount or extension of expiry of the credit: Service fee as applicable to the Issuance of Letter of Credit subject to min. of ₪262.50 flat.* In case of all other amendments: service fees of ₪262.50 flat.
Documentary credit Reinstatement ₪210.00 flat for amendment under expired/closed documentary credit in addition to standard LC amendment service fee, applicable if amendment requested after 30 days from the expiry date.*
Pre-advice / amendment advise by letter or swift ₪105.00 for each pre-advice / amendment additionally ₪105.00 for extra swift
Cancellation / Closing of Unutilized Documentary credit A Flat fee of ₪210.00 per Documentary Credit
Documentary Credit advised through full Swift (Swift Charges) ₪420.00 additionally ₪105.00 will be charged for any extra swift ₪315.00 to be charged for mail LC + standard courier charges
Documentary Credit Draft Issuance Service to Customer Only: A flat fee of ₪262.50 per Issuance of Each Draft of the Documentary Credit
Documents Under Import Documentary Credit (Handling Service Charges): Credit restricted to DIB's counters and / or Documents received from Bank other than the Nominated Bank / direct from the beneficiary: 0.13125% flat on the face value of the bill subject to minimum of ₪262.50 flat.
Issuance of MT 740/ MT747 (Reimbursement Instructions Service): ₪105 per swift for each MT740 / MT747
Discrepancy on documents received under documentary credit Service Fee of USD 157.50 or equivalent in other currency (including swift charges) on each set of documents to be deducted from the proceeds or claim from the negotiating bank as applicable, Except Where Charges are For the Applicant's Account.

Acceptance Service fee for Deferred / Usance Payment Credits if maturity date falls beyond the expiry date of the credit:

0.13125% pm or part thereof subject to a minimum of ₪262.50 flat Acceptance Service Fee will be calculated at the time of processing the acceptance from the last date of LC Service Fee coverage date of the credit till maturity date of the payment or draft

Above pricing is exclusive of Import LC bill acceptance fixed cost of ₪105.00 (irrespective of amount and tenor of LC)

Documentary credit overdrawn Handling Charges

Charges as applicable to the Issuance of Credit charged on per month basis (min 3 months will not apply) subject to min. of ₪210.00 flat.*

Note: In case of Usance LCs, the charges for the overdrawn amount will be levied until the maturity date of the document (irrespective of the expiry date of the LC).

Safe Keeping of discrepant documents pending for Acceptance (more than one month):

Service Fee of ₪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 of Clean / accepted Documents:

Service Fee of ₪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 ₪52.50**Service charges for affecting payment of customs duty on behalf and under instructions of the customer ₪26.25 per bill****Extension of Maturity Bills:**

₪262.50 flat service fee will be charged for each bill plus Swift charges (irrespective of bill's amount and tenor).

Note: Import LC acceptance bills where bank has charged an acceptance fee on Import LC bill (maturity of the Import bill falls beyond LC expiry date) and the customer requests an early settlement (prior to accepted maturity date), bank will refund the acceptance service fee levied from the Early settlement date to the Accepted Maturity date.

The calculation will be done in line with the bank's standard pricing policy or customer's approved rate as applicable.

Assignment of proceeds received under documentary credit

Service charges of USD157.50 flat or equivalent (irrespective of the amount).

Import / Inward Documentary Collections**Inward Bills for Collection: Sight / Usance**

Document handling charges of 0.13125% of the bill value subject to a minimum of ₪262.50 flat.

Inward Bills for Collection: Free of payment:

Service fees of 0.13125%, subject to a minimum of ₪262.50 flat .

Returned Unpaid / Transferred to Another Bank:

A service fee of 0.13125% of the bill value subject to a minimum of ₪262.50 flat plus Courier & Swift Charges will be applicable.

Note: If documents are sent inadvertently to DIB charges for courier and SWIFT, if applicable, to be obtained.

Safe Keeping of Documents pending for Payment / Acceptance (more than one month):

Service charges of ₪262.50 per month towards safekeeping on each bill remaining unpaid / unaccepted for one month.

Inward Bills for Collection: Avalized Bills

A Service fees of 0.13125% pm or part thereof is applicable for Avalization of accepted bills for (Min 3 Months) or ₪262.50 flat whichever is greater.

Above pricing is exclusive of Import Collection Bill Avalization fixed cost of ₪105.00 (irrespective of amount and tenor of the Bill).

A flat fee of ₦183.75 will be applicable for amendments to collection instructions plus other cost such as Courier / Postage / Swift service.

Acceptance of Documents Under Import Collection:

A flat fee of ₦262.50 per collection for processing acceptance of Usance Collections Documents (including swift charges)

Assignment of Proceeds Received for bills

USD157.50 or equivalent per assignment

Extension of Maturity Bills:

Service Fee of ₦262.50 flat will be charged for each bill plus Swift charges (irrespective of bill's amount and tenor).

Note: In case of early settlement of an acceptance bill (prior to accepted maturity date) based on customer request, bank will refund the acceptance service fee levied from the Early settlement date to the Accepted Maturity date.

The refund will be for the acceptance service fee ONLY, which does not include document handling charges which is a separate service.

Settlement charges under closed bills:

Service fee of ₦262.50 flat for each bill payment

Re-scheduling charges

₦105.00 flat under each manual settlement of Murabaha / Wakala Murabaha / Mudaraba for Rescheduling charges.

Shipping Guarantee / Delivery Order

Shipping Guarantee / Delivery Order:

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

Outstanding Shipping Guarantee / Delivery Order:

Additional charge of ₦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.

Above pricing is inclusive of Shipping Guarantee Issuance fixed cost of ₦105.00 (irrespective of LC's amount and tenor).

Open Account payment under Trade finance

Handling Fee for Open Account Wakala Murabaha:

Service Fees of 0.13125% flat on the invoice value, subject to minimum of ₦262.50 will be applicable

Handling Fee for Open Account Trade Mudaraba Document:

Service Fees of 0.13125% flat on the invoice value, subject to minimum of ₦262.50 will be applicable

Handling Fee for Open Account Trade Musharaka Document:

Service Fees of 0.13125% flat on the invoice value, subject to minimum of ₦262.50 will be applicable.

Handling fee for Open Account Trade Commodity Murabaha

Service Fees of 0.13125% flat on the invoice value, subject to minimum of ₦262.50 will be applicable.

Re-scheduling charges:

₦105.00 under each manual settlement of Murabaha / Wakala Murabaha / Mudaraba for Rescheduling charges

Export Letter of Credit

Advising of Documentary Credits or amendments:

DIB Customers: ₪210.00 for each advice of Documentary Credit/amendment

Non-DIB Customers: ₪315.00 for each advice of Documentary Credit/amendment*.

* Standard courier charges will be applied, if sent by courier

Handling of documents under documentary credit:

Service fees of 0.13125% flat on the face value of the bill, subject to minimum of ₪262.50.

Document scrutiny Service fees of ₪262.50 will be charged, if requested for pre-checking

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

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

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 issuance Fixed Service Cost of ₪105.00.

Assignment of Proceeds Received Under Documentary Credit:

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

2nd Advising Banks:

A flat fee of ₪ 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% flat of the transfer value subject to a min. of ₪525.00 in addition to other actual costs

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

A flat fee of ₪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 ₪262.50 will be applicable for issuing transfer LC draft

Export / Outward Documentary Collections

Export bill sent for collection:

Handling Charges

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

Amendments to collection instructions ₪262.50 in addition to other costs flat fee of ₪262.50 per collection for processing acceptance of Usance Collections Documents

Bank Guarantees

Bank Guarantee Services Charges:

Service fee of 0.13125% of the guarantee value for each month or part thereof, subject to a minimum of 0.39375% (for 3 months) of the guarantee value or ₪262.50 flat, whichever is greater*.

Bank Guarantee Amendment commission:

A commission of 0.13125% of the guarantee value for each month or part thereof, subject to a minimum of ₪262.50 flat, whichever is greater*.

Non-financial Amendments to guarantees are charged ₪262.50 flat.

Note: For Open ended / auto renewal guarantees, Service fees / charges will be charged up front up to the initial expiry (if less than one year) or for period of one year and further annually until cancellation /completion of the underlying contract / project being guaranteed.

Bank Guarantee advised through Swift (Swift Charges):

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

Inward Guarantee Advising

₪210.00 will be charged for advising LG or amendment without any risk and responsibility (If charges are applicable to DIB customers).

Handling of Claim on behalf of DIB Customer (is solely the beneficiary under the guarantee).

A flat fee of ₪525.00 will be levied for providing the service for handling the claim on behalf of the DIB customer.

Reissuance of Guarantee Instrument:

₪105.00 per Reissuance of Letter of Guarantee will be charged

Bank to Bank Reimbursements

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

Service fees for Irrevocable Reimbursement Undertaking (IRU) 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.

Above pricing is inclusive of IRU issuance cost of ₪105.00

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
Service Fees and charges once collected on any Trade transaction will be non-refundable
5% VAT is applicable as per Govt Regulations and included in all above charges and commission.
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
The validity of a Credit commences from the date of establishment of the Documentary Credit
Following service fees will be charged if documents under LC are not collected within 5 working days from the date of payment/acceptance to beneficiary. 1. For documents value up to USD 50,000 Service Fee ₹ 262.50 2. For documents value over USD 50,000 Service Fee ₹ 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 ₹ 52.50 will be charged for Issuance of Letter favoring DNATA for release of documents under Air Shipments 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) ₹ 105.00 or equivalent for each swift message
Courier Charges Outside UAE: ₹ 210.00 Within UAE: ₹ 52.50
Legalization charges of ₹ 36.75 per bill will be collected, if applicable as per Government regulations
Administrative charges of ₹ 157.50 for return of documents under Import LC / Import Collection, will be collected from DIB customer in case beneficiary's bank (in case of import LC) or Remitting bank (in case of Import Collection) do not pay the charges.

* This pricing is exclusive of Issuance fixed cost of ~~₹~~105.00 (irrespective of amount and tenor of the product).

Effective April 30, 2026

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.