

لائحة رسوم الخدمات المصرفية  
Schedule of Charges

Item - All charges mentioned in AED unless mentioned otherwise	Al Islami Plus	Al Islami Premium	Al Islami Infinite	Al Islami Ultimate
Account Maintenance Fee (Monthly) Balance considered is aggregate relationship balance including all currencies	AED 525 If Monthly Average balance falls below AED 50,000	AED 525 If Monthly Average balance falls below AED 250,000	AED 630 If Monthly Average balance falls below AED 500,000	AED 1050 Waived if any day within a month balance exceeds AED 3.5 Million
Business Alert Charges - Monthly	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 15.75/User	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 10.50/User	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 10.50/User	Free
Trade License Expiry Charges - Monthly	AED 420	AED 420	AED 420	263
Passport & Visa Expiry Monthly for Owners/ Authorised Signatories/ Partners	AED 52.5 per month each for Passport/ Visa/ Emirates ID expiry	AED 52.5 per month each for Passport/ Visa/ Emirates ID expiry	AED 52.5 per month each for Passport/ Visa/ Emirates ID expiry	AED 52.5 per month each for Passport/ Visa/ Emirates ID expiry
Cheque Book Issuance (First CB Free)	AED 52.5	AED 52.5	AED 52.5	Free
Account Closure	AED 367.5 / ac. (if closed within 6 months from opening date)	AED 420 / ac. (if closed within 6 months from opening date)	AED 525 / ac. (if closed within 6 months from opening date)	AED 1050 / (if closed within 6 months from opening date)
Corporate Cheque Book Issuance	AED 3150	AED 3150	AED 3150	AED 3150
Online Set Up - One Time	AED 1050	AED 788	AED 525	AED 263
Additional User	AED 105	AED 105	AED 105	Free
Online Annual Maintenance	AED 1050	AED 1050	AED 1050	1,050

Counter services				
Teller Fees for over the counter transactions	AED 42 per Transaction per account (First 5 Free)	AED 42 per Transaction per account (First 10 Free)	AED 42 per Transaction per account (First 15 Free)	AED 42 per Transaction per account (First 30 Free)
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
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	AED 105
Deposit/withdrawal of foreigncurrency notes	2% of the value of the deposit (minimum AED 21)	2% of the value of the deposit (minimum AED 21)	2% of the value of the deposit (minimum AED 21)	2% of the value of the deposit (minimum AED 21)

Remittances				
Telex Transactions (Within UAE) - Per Transaction	AED 52.5	AED 42	AED 26.25	AED 5.25
Online Telex Transactions (Within UAE)	AED 52.5 per Transaction per month (First 5 Free)	AED 42 per Transaction per month (First 10 Free)	AED 26.25 per Transaction per month (First 15 Free)	AED 1.05 per transaction
Telex Transactions (International)	AED 78.75 + CBC	AED 63 + CBC	AED 63 + CBC	AED 36.75 + CBC
Online Telex Transactions (International)	AED 52.5 + CBC	AED 42 + CBC	AED 36.75 + CBC	AED 26.25 + CBC
TT tracers/recall/advice (SWIFT copy)	AED 105 per transaction	AED 78.5 per transaction	AED 52.5 per transaction	AED 26.25 per transaction
Specific customer request/amendments	AED 52.5 per transaction	AED 52.5 per transaction	Waived	Waived
Incoming TT (foreign currency)	AED 10.5 per transaction	AED 10.5 per transaction	Waived	Waived
Correspondent Bank Charges: Upfront charge collection for outward fund transfers - per transaction	EUR - EUR 65.00 All other currencies - AED125.00	EUR - EUR 65.00 All other currencies - AED125.00	EUR - EUR 65.00 All other currencies - AED125.00	EUR - EUR 35.00 All other currencies - AED75.00

Cheque Related				
Special clearing of cheque (Outward)*	AED 210	AED 210	AED 210	AED 105
Stop Payment of Cheque	AED 105	AED 105	AED 105	AED 10.5 + Telex Fee
Return Cheque (Inwards)	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

**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				
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
Request for photocopy / details of cheques-less than 6 months	AED 105 per instrument	Waived	Waived	Waived
More than 6 months old	AED 157.5 per instrument	AED 105 per instrument	Waived	Waived

Post Dated cheques (PDCs)				
PDC warehousing (initial set up)	AED 525	AED 331.5	AED 210	AED 105
PDC warehousing (safekeeping) collected in advance	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 10.5 per instrument	AED 5.25 per instrument

Manager's cheque (MC/DD)				
Outward MC issuance	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 52.5 per instrument
DD issuance	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 105 per instrument

Online Manager's cheque (MC/DD)				
Outward MC issuance	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 52.5 per instrument	AED 31.5 per instrument	AED 15.75 per instrument
DD issuance	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 63 per instrument	AED 52.5 per instrument	AED 26.25 per instrument

Wages Protection System (WPS) and Non WPS if applicable				
Salary SIF file processing (Within DIB)	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	Free

ATM/Debit card charges				
New account	Free	Free	Free	Free
Replacement fees	AED 26.25	AED 26.25	AED 26.25	Waived
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

Other ATMs within UAE				
Balance Inquiry	AED 1	AED 1	AED 1	AED 1
Rejected Transactions	AED 1	AED 1	AED 1	AED 1
Cash withdrawal	AED 2	AED 2	AED 2	AED 2

Other ATMs within GCC				
Balance Inquiry	AED 3	AED 3	AED 3	AED 3
Cash withdrawal	AED 6	AED 6	AED 6	AED 6
International Cash Withdrawal	AED 15.75	AED 15.75	AED 15.75	AED 15.75

UAE DDS				
Set up / Lodgement of DDA	AED 105	AED 78.75	AED 52.5	Free
DDA Cancellation	AED 105	AED 78.75	AED 52.5	Free
No Pay response insufficient funds	AED 210	AED 183.75	AED 157.5	AED 105
Stop payment / Replacing DDA with cash	AED 210	AED 183.75	AED 157.5	AED 105
DDA Amendment/ Cancel	AED 105	AED 78.75	AED 52.5	Free
Confirmation of DDA	AED 42	AED 31.5	AED 21	Free

**Note:**  
Charges will be applicable for non-financing services where applicable

Automated Sweeps/Standing Instructions (SI)				
Automated Sweeps (initial setup)	AED 262.5	AED 157.5	AED 105	Free
Automated Sweeps (modification)	AED 157.5	AED 105	AED 75	Free
Automated Sweeps (cancellation)	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 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 63 per transaction	AED 52.5 per transaction	AED 26.25 per transaction

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

Duplicate certificate/statements				
Duplicate account statement	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
	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
	> 12 months - AED 262.5	> 12 months - AED 262.5	> 12 months - AED 262.5	> 12 months - AED 262.5

Other Services				
Cash collection service	AED 140 per pick up	AED 130 per pick up	AED 120 per pick up	As per Actual

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

For the latest Schedule of Charges visit dib.ae

March, 2021

Fees are subject to change without prior notification