

Schedule of charges Fee (AED)

Special Clearing Cheque
Within the Emirate 205

Return Cheques drawn on DIB by customer
Insufficient balance (internal & external clearing and cash payment) 105
Returned Murabaha cheques (DIB) 105
Insufficient balance (Direct Debit) 26.25

Certificate To Whom It May Concern (Arabic & English)
Certificate issued to economic depts. in UAE 105
Confirmation of balances certificates to audit firms 105
Other certificates to whom it may concern/as per customer request 52.50

Copying Documents
Old document - less than one year (per document) 10.50
Old document - more than one year (per document) 21

Deposit Lockers
Insurance security (one- time payment, refundable) Free
Small size (annually) 787.50
Medium size annually) 984.50
Large size (annually) 1575

Manager Cheque
Issuing a Manager Cheque in UAE currency 24.15
Banks (special clearing) 78.75
Cancellation of Manager Cheque 36.75
Stop payment of Cheques 10.50
Demand Draft Issuance 36.75
Demand Draft Cancellation 21

Standing Order Instruction (Local currency)
One time setup charge 36.75
Standing Order execution charges
Within DIB Accounts Free
To other Banks within UAE 5.25+CB charges
To other Bank outside UAE 5.25+TT charges
Amendments to the Standing Order Free
Cancellation of the Standing Order Free

Authorisation to the Bank
To cover the current Account from the customer's other account under the same number (per transaction) Free
Authorisation application (one off) Free
Coverage cancellation Free

Inward remittances
Fund transfers / payment orders (AED or foreign currency) Credited to beneficiary having A/c's with DIB Free
Collection of cheque in foreign currency 78.75+ (TELEX Charges)

Outward remittances
By Telex/SWIFT for DIB customers (local) 5.25 + CB charges
By Telex/SWIFT for DIB customers through Al Islami Online Banking (local) 1.05 + CB charges
By Telex/SWIFT for DIB customers (international) 36.75
By Telex/SWIFT for DIB customers through Al Islami Online Banking (international) 26.25
(Correspondent bank fees not included)

Bank Statements (received from the branch)
Account statement for the current cycle (less than one cycle) Free
Account statement for the previous period (per cycle) 26.25
Account statement via post outside regular cycle (per statement) 26.25

Post-dated Cheques
For collection in favor of the bank (to settle liabilities) Free
For collection in favor of the customer A/c's 15.75

Collection cheques drawn on banks
Emirates with DIB branch Free
Emirates with no DIB branch correspondent bank charge +5.25
Remote areas Free

Account Services
Account closure Fee (if closed within 1 year) 26.25
Private Banking maintenance fee (per month) 157.50
(Customers with monthly relationship of AED 350,000 or more are exempted)
Teller (Cash, Deposit, Cash withdrawal, Cheque withdrawal) fee per Transaction (first 10 transactions per month free) 10.50

Cheque book issuance (25 leaves) (1st free) 26.25
Al Islami SMS Banking 5.25 p.m.
Remit-to-ATM 5.25 (Maximum)

Deposit weightage and Mudareb share of point
One year deposit more than 100 million 72%
One year deposit less than 100 million 61%
Nine months deposit more than 100 million 61%
Nine month deposit less than 100 million 57%
Six months deposit more than 100 million 57%
Six month deposit less than 100 million 54%
Three months deposit more than 100 million 52%
Three months deposit less than 100 million 48%
One month deposit more than 100 million 47%
One month deposit less than 100 million 43%
Corporate Saving accounts 11%
Saving accounts 14%
E - Savings Accounts 25%
2 in1 Account 90%
Shaatir-Children's Saving Account 36%
Mudareb Share of Profit (Maximum) 75%

Broken Deposit
Profit on Broken Deposit(s): Calculated based on the actual period the deposit(s) remained in the joint investment pool at the applicable savings account profit rate

Wakala Deposit
Wakala Fee 1
Performance Incentive in case of pre-mature liquidation:
Termination within 30 days 100% of wakala profit
Termination after 30 days 75% of wakala profit

Long Term Wakala Deposit
Penalty in case of premature liquidation
Deposit liquidation in < 6 Months 100% of Wakala Profit
Deposit liquidation in >= 6 months < 12 Months 75% of Wakala Profit
Deposit liquidation in >= 12 Months < 24 Months 50% of Wakala Profit
Deposit liquidation in >= 24 Months < 36 Months 40% of Wakala Profit
Deposit liquidation in >= 36 Months < 48 Months 30% of Wakala Profit
Deposit liquidation in >= 48 Months < 60 Months 20% of Wakala Profit

Upfront Profit Payment Wakala
Penalty in-case of premature liquidation 75% of Wakala Profit

Maximizer Deposit:
In the case of a premature withdrawal of Maximizer Deposit, a penal rate of 0.5% will be charged, i.e., the profit rate applicable for the total period for which the deposit has run less applicable penalty

Al Islami Cards

Al Islami Credit Cards

Product Type	Al Islami Credit Cards		Prime Credit Cards		Al Islami Charge Cards
	Monthly Subscription Fee	Annual Fee	Monthly Profit Rate on Salam	Annual Fee	Annual Fee
Classic	195	Free	up to 3.25%	Free	315
Gold	375	Free	up to 3.25%	Free	420
Gold Premium	475	Free	NA	NA	NA
Platinum	600	Free	up to 3.25%	Free	1,050*
Platinum Plus	600	Free	NA	NA	NA
Signature	NA	NA	up to 3.25%	Free	NA
Infinite	1000	Free	up to 3.25%	Free	NA

*Free for customers with a deposit relationship of AED 1 million or above.

*Annual fee for flydubai co-branded credit card:

Classic - AED 367.50 | Platinum - AED 525 | Signature - AED 787.50

Other Fee & Charges for all Credit & Charge Cards

Cash Withdrawal Fee*	94.50
Late Payment Fee	225
Reissuance or Replacement Fee (Charge/Others)	52.50
Duplicate Statement Fee	47.25
Copy of Sales Voucher	26.25
Outstation Cheque Processing Charge	52.50
Returned Cheque Charge	105
Upgrade Fee**	236.25
International Usage Fee (Non AED)***	2.26%
Credit Shield Takaful Fee	0.94%
Payment Through DIB Cheque	Free
Easy Payment Plan & Balance Transfer One-time Profit	262.50
Easy Payment Plan & Balance Transfer Early Settlement Fee	105
Annual Fee for Supplementary & Internet Cards	Free

*Charged for every multiple of (and up to) AED 3,000

** In Case of Temporary Credit Limit Increase

*** Excludes any Charge applied by Visa International

Al Islami Debit Card

New Debit Card Free
Renewal Free
Card Replacement/Re-issuance (damaged due to technical problem) Free
Card Replacement/Re-issuance (damaged/ lost card/pin) 26.25
Copy of Sales Voucher 26.25

Cash withdrawal from non-DIB ATM within the UAE 2.10 (per transaction)
Cash withdrawal from non-DIB ATM within the GCC 6.30 (per transaction)
Cash withdrawal from non-DIB ATM outside the UAE and GCC 15.75 (per transaction)
Balance inquiry through non-DIB ATM within UAE 1.05 (per transaction)
Decline transition through non-DIB ATM within UAE 1.05 (per transaction)
Transaction Protect Fee 26.25
International Usage Fee (Non AED)* 2.10%
*Excludes any Charge applied by Visa International

Al Islami Personal Finance

Processing fees for due diligence and documentation From AED 1,050 to AED 2,620

Al Islami Auto Finance

Processing fees for due diligence and documentation Up to 50% discount on the applicable processing fees

Al Islami Salary in Advance

Up to 90% of month net salary
Salary-in-Advance can be availed as per the tiers below -
AED 1,000 - AED 13,500 Processing Fee AED 309.75
AED 13,501 - AED 30,000 Processing Fee AED 525

All other product parameters/credit criteria apply.

Effective July 1, 2018.

Fees subject to change without prior notification.

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