

Schedule of charges Fee (AED)

Special Clearing Cheque	Fee (AED)
Within the Emirate	205

Return Cheques drawn on DIB by customer	Fee (AED)
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)	Fee (AED)
Certificate issued to economic depts. in UAE	Free
Confirmation of balances certificates to audit firms	Free
Other certificates to whom it may concern/as per customer request	Free

Copying Documents	Fee (AED)
Old document - less than one year (per document)	Free
Old document - more than one year (per document)	Free

Deposit Lockers	Fee (AED)
Insurance security (one- time payment, refundable)	Free
Small size (annually)	525
Medium size annually)	656.25
Large size (annually)	1,050

Manager Cheque	Fee (AED)
Issuing a Manager Cheque in UAE currency	Free
Banks (special clearing)	Free
Cancellation of Manager Cheque	Free
Stop payment of Cheques	Free
Demand Draft Issuance	Free
Demand Draft Cancellation	Free

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

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

Outward remittances	Fee (AED)
By Telex/SWIFT for DIB customers (local)	Free + CB charges
By Telex/SWIFT for DIB customers through Al Islami Online Banking (local)	Free + CB charges
By Telex/SWIFT for DIB customers (international)	Free
By Telex/SWIFT for DIB customers through Al Islami Online Banking (international)	Free
(Correspondent bank fees not included)	

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

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

Collection cheques drawn on banks	Fee (AED)
Emirates with DIB branch	Free
Emirates with no DIB branch	Free +correspondent bank charge
Remote areas	Free

Account Services	Fee (AED)
Account closure Fee (if closed within 1 year)	Free
Private Banking maintenance fee (per month)	210
(Customer with monthly relationship pf AED 3.5 Million or a monthly salary of AED 150,000 or more credited to their DIB account are exempted)	
Teller (Cash, Deposit, Cash withdrawal, Cheque withdrawal)	Free

Cheque book issuance (25 leaves)	Free
Al Islami SMS Banking	Free
Remit-to-ATM	Free

Deposit weightage and Mudareb share of point	Rate (%)
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	Rate (%)
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	Rate (%)
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	Rate (%)
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	Rate (%)
Penalty in-case of premature liquidation	75% of Wakala Profit

Maximizer Deposit:	Rate (%)
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	

Recurring Wakala Deposit	Rate (%)
Penalty in-case of premature liquidation	75% of Wakala Profit

Product Type	Al Islami Credit Cards		Prime Credit Cards		Al Islami Charge Cards
	Monthly	Annual	Monthly	Annual	Annual Fee
Classic	195	Free	up to 3.25% on Salam	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	Fee (AED)
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	Fee (AED)
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	Free
Cash withdrawal from non-DIB ATM within the GCC	6.30
Cash withdrawal from non-DIB ATM outside the UAE and GCC	15.75
Balance inquiry through non-DIB ATM within UAE	Free
Decline transition through non-DIB ATM within UAE	1.05 (per transaction)
Transaction Protect Fee	26.25
International Usage Fee (Non AED)*	2.10%

Al Islami Personal Finance	Fee (AED)
Processing fees for due diligence and documentation	From AED 1,050 to AED 2,620

Al Islami Auto Finance	Fee (AED)
Processing fees for due diligence and documentation	Up to 50% discount on the applicable processing fees

Al Islami Salary in Advance	Fee (AED)
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 January 1, 2018. DIB fees & T&Cs as applicable have been revised to be VAT inclusive. dib.ae/VAT

