دبي الإسلامي DIB | أعيان aayan الخدمات المصرفية الحصرية Exclusive Banking

Schedule of charges	Fee (Đ)
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	52.50
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
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 - Per Cheque Leaf (Police Letter)*	52.50
Demand Draft Issuance	36.75
Demand Draft Cancellation	21

*Charges will be revised with effect from 19 June, 2024. For summary of changes, visit www.dib.ae/updates

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

Correspondent Bank charges: May vary according to country, currency and correspondent Bank

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)

Correspondent Bank charges: May vary according to country, currency and correspondent Bank

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
Cheque retrieved and returned as per request from customer	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 6 months)	26.25
Cheque book issuance (25 leaves)	(1st free) 26.25
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 in 1 Account	9%
Shaatir-Children's Saving account	36%
Mudareb Share of Profit (Maximum)	90%

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*

Profit Entitlement in case of Premature Liquidation

Deposit liquidation within 1-30 days (up to 1 month)	0% of Wakala Profit
Deposit liquidation within 31-60 days (1 - 2 months)	25% of Wakala Profit
Deposit liquidation within 61-90 days (2 - 3 months)	30% of Wakala Profit
Deposit liquidation within 91-180 days (3 - 6 months)	35% of Wakala Profit
Deposit liquidation within 181-365 days (6 - 12 months)	40% of Wakala Profit
Deposit liquidation within 366-720 days (12 - 24 months)	45% of Wakala Profit

Long Term Wakala Deposit*

Profit Entitlement in case of Premature Liquidation

Deposit liquidation within 1-30 days (up to 1 month)	0% of Wakala Profit
Deposit liquidation within 31-60 days (1 - 2 months)	25% of Wakala Profit
Deposit liquidation within 61-90 days (2 - 3 months)	30% of Wakala Profit
Deposit liquidation within 91-180 days (3 - 6 months)	35% of Wakala Profit
Deposit liquidation within 181-365 days (6 - 12 months)	40% of Wakala Profit
Deposit liquidation within 366-720 days (12 - 24 months)	50% of Wakala Profit
Deposit liquidation within 721-1080 days (24 - 36 months)	60% of Wakala Profit
Deposit liquidation within 1081-1440 days (36 - 48 months)	70% of Wakala Profit
Deposit liquidation within 1441-1800 days (48 - 60 months)	80% of Wakala Profit

Monthly Profit Payment Wakala Deposit*

Profit Entitlement in case of Premature Liquidation

Deposit liquidation within 1-30 days (up to 1 month)	0% of Wakala Profit
Deposit liquidation within 31-60 days (1 - 2 months)	25% of Wakala Profit
Deposit liquidation within 61-90 days (2 - 3 months)	30% of Wakala Profit
Deposit liquidation within 91-180 days (3 - 6 months)	35% of Wakala Profit
Deposit liquidation within 181-365 days (6 - 12 months)	40% of Wakala Profit
Deposit liquidation within 366-720 days (12 - 24 months)	45% of Wakala Profit
Deposit liquidation within 721-1800 days (24 - 60 months)	50% of Wakala Profit

Maximiser Deposit*

In the event of premature withdrawal of a Maximiser Wakala Deposit, the profit payable shall be recalculated as follows: Profit payable = Wakala Deposit amount multiplied by the profit rate applicable to the period during which the deposit remained invested (as indicated in the KFS) minus 0.5% multiplied by the number of days during which the Wakala deposit remains invested/applicable day-count convention

Recurring Wakala Deposit*

Profit Entitlement in case of Premature Liquidation

Deposit liquidation within 1-30 days (up to 1 month)	0% of Wakala Profit
Deposit liquidation within 31-60 days (1 - 2 months)	25% of Wakala Profit
Deposit liquidation within 61-90 days (2 - 3 months)	30% of Wakala Profit
Deposit liquidation within 91-180 days (3 - 6 months)	35% of Wakala Profit
Deposit liquidation within 181-365 days (6 - 12 months)	40% of Wakala Profit
Deposit liquidation within 366-720 days (12 - 24 months)	45% of Wakala Profit
Deposit liquidation within 721-1800 days (24 - 60 months)	50% of Wakala Profit

Advance Profit Payment Wakala Deposit*

Profit Entitlement in case of Premature Liquidation

Deposit liquidation within 1-30 days (up to 1 month)	0% of Wakala Profit
Deposit liquidation within 31-60 days (1 - 2 months)	25% of Wakala Profit
Deposit liquidation within 61-90 days (2 - 3 months)	30% of Wakala Profit
Deposit liquidation within 91-180 days (3 - 6 months)	35% of Wakala Profit
Deposit liquidation within 181-365 days (6 - 12 months)	40% of Wakala Profit

*Charges will be revised with effect from 19 June, 2024. For summary of changes, visit www.dib.ae/updates

Cards

Monthly Rate for Salam Delivery

Prime Covered Card	upto 3.69%
Consumer Cashback Card	upto 3.69%
Emirates Skywards Covered Card	upto 3.69%
SHAMS Covered Card	3.69%

Annual Fee

Product Type	Infinite	Signature
Prime Covered Card	Free	Free
Consumer Cashback Card	NA	NA
Emirates Skywards Covered Card	Year 1: 2,625 Year 2 onwards: 1,575	Year 1: 1,575 Year 2 onwards: 735
SHAMS Covered Card	733.95	523.95

Product Type	Platinum	Reward/Gold	Classic
Prime Covered Card	Free	Free	Free
Consumer Cashback Card	261.45	210	NA
Emirates Skywards Covered Card	525	NA	NA
SHAMS Covered Card	208.95	NA	NA

Other Fee & Charges for all Covered & Charge Cards

Cash Withdrawal Fee**** (per transaction)	3.15% of transaction amount
Undertaking to donate due to Late Payment (per instance)	236.25
Re-issuance or Replacement Fee (Charges/Others) (per request)	52.50
Copy of Sales Voucher (per request)	26.25
Visa and MasterCard International withdrawal fees* (per transaction)	26.25
Upgrade Fees**	288.75
International Usage Fee [non-AED] (per transaction)	3.70% of transaction amount
International Usage Fee [AED] (Per Transaction)	3.14% of transaction amount
Credit Shield Takaful Contribution (per month)	0.94% of the outstanding amount
Payment Through DIB Cheque	Free
Extended Payment Plan on Retail Purchases and Cash Transactions (like Cash on Card, Balance Transfer, Easy Payment Plan, Full Balance Conversion etc.)***	as below
Annual Fee for Supplementary & Internet Cards	Free
Issuance of Liability Letter (Per Request)	52.50

*Cash Withdrawal fee for non-DIB ATM's made Internationally.
**In case of permanent upgrade and addition of all features for new updated card.
***Bank's discretionary reward will be reduced proportionally till the outstanding instalments are paid by the customer.
****Cash withdrawal advance charges will apply on transaction made at merchant categorized by VISA / MasterCard as non-financial institution such as cryptocurrency, Foreign Currency, Money Orders (Not Wire Transfer), Stored Value Card Purchase/Load, and Travelers Cheques.

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 (per transaction)
Cash withdrawal from non-DIB ATM within the GCC	6 (per transaction)
Cash withdrawal from non-DIB ATM outside the UAE and GCC	21 (per transaction)
Balance inquiry through non-DIB ATM within UAE	1 (per transaction)
Balance inquiry from non-DIB ATM within the GCC	3 (per transaction)
Decline transition through non-DIB ATM within UAE	1 (per transaction)
Transaction Protect Fee (on debit cards)	40.95 per month
International Usage Fee (non-AED)	3.25% of transaction amount
International Usage Fee (AED)*	2.09% of transaction amount

*Effective 22 September 2025 International Usage Fee [AED] (Per Transaction) will be revised to 3.14% of the transaction amount

Investments Products

Mutual Funds/Exchange Traded Funds (ETF)

Subscription	Up to 3.15%
Redemption	Nil

Third Party Fees

Management Fee*	Up to 2.10% p.a.
Exit Fee*	Up to 3 % (where applicable)
Transaction Fee on ETF	Up to 0.1575%
ETF Custody Fee	Up to 0.021% p.a.

*Applicable as per factsheet of relevant Mutual Fund/ETF

Sukuk

Transaction Fee	Up to 2.10% of the Face Value or Nominal Amount
Custody Fee*	0.210% p.a. or USD 315 whichever is higher

*With effect from December 01, 2026

Investment Product Finance

Early Settlement Fee	Nil
Donation Amount**	Profit Rate + 2% p.a.

**Refer to product's Key Facts Statement

Third Party Fees

Agent's Fee (for Murabaha)	৳ 15.75

Al Islami Personal Finance

Due diligence and documentation fee	1.05% of financing amount (min ৳ 520, max ৳ 2,620)
Undertaking to donate due to late payment	Up to ৳ 175
Personal Finance Liability Consolidation due diligence and documentation fee	1.05% of financing amount (min ৳ 520, max ৳ 2,620)
Processing Fee for due diligence and documentation against Investment / Wakala Deposit as security*	Min ৳ 315, Max ৳ 1,050
Early Settlement from same Bank Finance	1% or Max ৳ 10,000
Early Settlement from other Bank Finance	1% or Max ৳ 10,000
Personal Finance Rescheduling Fee	৳ 262.50
Installment Deferment Processing Charges	৳ 105
Due diligence and documentation fee for Flexi salary	৳ 0

*Financing where the frequency of payment is One/Bullet

Notes:

1) One time due Diligence and documentation fee will be applicable per application
2) Fees are not refundable in-case customer's application gets declined

Al Islami Auto Finance (Murabaha) / Ijara Finance / Motorcycle Finance

Due Diligence and Documentation fee	0.53% of financing amount (Min Đ 520, Max Đ 2,620)
Undertaking to donate due to late payment	Đ 175
Early Settlement Charges	1% of remaining balance or Max Đ 10,000
Installment Deferment Processing charges	Đ 105 per deferment

Notes:

1) One time due diligence and documentation fee will be applicable per application
2) Fees are not refundable in-case customer's application gets declined or cancelled by customer

Customer Services - Finance

Issuance of Liability Letter	63
Issuance of No Objection/Clearance Letter	52.50
Other Certificates & Statements	52.50
Reissuance of Installment Cheques	105
Award Full Payment	50
Application to change Guarantor (after approval)	100
Insufficient funds for Direct Debit Authority	26.25

Deposit Lockers

	Other Branches	Shaikh Zayed Road Branch
Small Lockers	787.50	1,575
Medium Lockers	984.50	1,575
Large Lockers	1,575	2,625
Security Deposit	0	3,000

Effective October 12, 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

Al Islami Auto Finance / Refinance / Motorcycle Finance charges are effective from January 6, 2024

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