| 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 | Free |
| Other certificates to whom it may concern/as per customer request | Free |
| **Copying Documents** | |
| Old document – less than one year (per document) | Free |
| Old document – more than one year (per document) | Free |
| **Manager Cheque** | |
| Issuing a Manager Cheque in UAE currency | Free |
| Banks (special clearing) | Free |
| Cancellation of Manager Cheque | Free |
| Stop Payment of Cheques - Per Cheque Leaf (Police Letter) | 52.50 |
| Demand Draft Issuance | Free |
| Demand Draft Cancellation | Free |
| **Standing Order Instruction (Local currency)** | |
| One time setup charge | Free |
| Standing Order execution charges | |
| 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 |

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 | Free + (TELEX charges) |

### Outward remittances

| | |
|---|---|
| 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)

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) | Free |
| Account statement via post outside regular cycle (per statement) | Free |

### Post-dated Cheques

| | |
|---|---|
| For collection in favor of the bank (to settle liabilities) | Free |
| For collection in favor of the customer A/c's | Free |
| Cheque retrieved and returned as per request from customer | Free |

### Collection cheques drawn on banks

| | |
|---|---|
| Emirates with DIB branch | Free |
| Emirates with no DIB branch | Free +correspondent bank charge |
| Remote areas | Free |

## Account Services

| | |
|---|---|
| Account closure fee (if closed within 6 months) | Free |
| Teller (Cash, Deposit, Cash withdrawal, Cheque withdrawal) | Free |
| Cheque book issuance (25 leaves) | Free |
| Remit-to-ATM | Free |

### 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 | 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<br>Year 2 onwards: 1,575 | Year 1: 1,575<br>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 or cancelled by customer

## 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 | 525 | 1,575 |
| Medium Lockers | 656.25 | 1,575 |
| Large Lockers | 1,050 | 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

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