

## Schedule of charges

## Fee (AED)

### Special Clearing Cheque

Within the Emirate	205
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### 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

### Deposit Lockers

Security deposit (one- time payment, refundable)	Free
Small size (annually)	525
Medium size annually	656.25
Large size (annually)	1,050
Lost key charges	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

\*Charges will be revised with effect from 19 June, 2024. For summary of changes, visit [www.dib.ae/updates](http://www.dib.ae/updates)

### 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



بنك دبي الإسلامي  
Dubai Islamic Bank

Dubai Islamic Bank (Public Joint Stock Company)

### 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%
Shaatiir-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 case of a premature withdrawal of Maximiser 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\*

### 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

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## Cards

### Annual Fee

Product Type	Infinite	Signature
Al Islami Charge Card	NA	NA
Prime Covered Card	Free	Free
flydubai Covered Card	NA	787.50
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
Al Islami Charge Card	1,050	420	315
Prime Covered Card	Free	Free	Free
flydubai Covered Card	525	NA	367.5
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)	94.50
Undertaking to donate due to Late Payment (per instance)	236.25
Reissuance or Replacement Fee (Charge/Others) (per request)	52.50
Duplicate Statement Fee (per request)	47.25
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)	3.41% of transaction amount
International Usage Fee [non-AED] (per transaction) - effective 1st Nov 2022	3.70% of transaction amount
International Usage Fee [AED] (per transaction)	2.09% of transaction amount
Credit Shield Takaful Contribution (per month)	0.94%
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
Monthly Profit Rate on Salam (for SHAMS, Emirates Skywards, Flydubai, Consumer, Prime and MyHome Covered Cards)	up to 3.69%
Annual Fee for Supplementary & Internet Cards	Free

\* Cash Withdrawal fee for non-DIB ATM's made Internationally.

\*\* In case of permanent upgrade and addition of all features for new updated card.

\*\*\* Customer's entitlement to applicable discretionary rewards and benefits (including entitlement to the profit) shall reduce proportionally, to the extent the customer has availed the easy payment plan facility on the Covered Card.

\*\*\*\* 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

\*\*\*\*\*Effective 10 May 2025, Annual fee of AED 261.45 and AED 210 will be applicable on Consumer Cashback Platinum Card and Consumer Cashback Reward Card respectively

## 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

## 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	0.0525% p.a. or USD 315 whichever is higher

## 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)	AED 15.75
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## Al Islami Personal Finance

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

\*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 AED 520, Max AED 2,620)
Undertaking to donate due to late payment	AED 175
Early Settlement Charges	1% of remaining balance or Max AED 10,000
Installment Deferment Processing charges	AED 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

## Effective May 2, 2025

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](http://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