



## Schedule of Charges

Item - All charges mentioned in AED unless mentioned otherwise	e-trader*	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Account Maintenance Fee**	Free	AED 525 If Monthly Average balance falls below AED 50,000	AED 525 If Monthly Average balance falls below AED 250,000	AED 630 If Monthly Average balance falls below AED 500,000	AED 1050 Waived if any day within a month balance exceeds AED 3.5 Million
Business Alert Charges - Monthly	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 15.75/User p.m.	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 15.75/User p.m.	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 10.50/User p.m.	Set up: AED 26.25 (waived if subscribed to SME online banking) AED 10.50/User p.m.	Free
Trade License Expiry Charge***	AED 420 p.m.	AED 420 p.m.	AED 420 p.m.	AED 420 p.m.	AED 263 p.m.
Passport & Visa Expiry for Owners/ Authorised Signatories/ Partners	AED 52.5 for Passport/ Visa/ Emirates ID expiry	AED 52.5 for Passport/ Visa/ Emirates ID expiry	AED 52.5 for Passport/ Visa/ Emirates ID expiry	AED 52.5 for Passport/ Visa/ Emirates ID expiry	AED 52.5 for Passport/ Visa/ Emirates ID expiry
Cheque Book Issuance (First CB Free)	AED 52.5	AED 52.5	AED 52.5	AED 52.5	Free
Account Closure	Within 0 - 6 months, AED 367.5 / ac.	Within 0 - 6 months, AED 367.5 / ac.	Within 0 - 6 months, AED 420 / ac.	Within 0 - 6 months, AED 525 / ac.	Within 0 - 6 months, AED 1050 / ac.
Corporate Cheque Book Issuance	AED 3150	AED 3150	AED 3150	AED 3150	AED 3150
Online Set Up - One Time	AED 1050	AED 1050	AED 788	AED 525	AED 263
Additional User	AED 105/User	AED 105/User	AED 105/User	AED 105/User	Free
Online Annual Maintenance	AED 1050	AED 1050	AED 1050	AED 1050	1,050
<b>Note:</b> *Annual Fee for e-trader Account AED 1,700 after 1 year of activation ** Balance considered is aggregate relationship balance including all currencies ***Exclusive of VAT					

Counter services	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Teller Fees for over the counter transactions	AED 42 per Transaction per account (First 5 Free p.m.)	AED 42 per Transaction per account (First 5 Free p.m.)	AED 42 per Transaction per account (First 10 Free p.m.)	AED 42 per Transaction per account (First 15 Free p.m.)	AED 42 per Transaction per account (First 30 Free p.m.)
Bulk cash deposit/withdrawal - TRNX more than or equal to AED 1 Million	0.01% of the transaction value (minimum AED 105 per transaction) for amount > = AED 1,000,000	0.01% of the transaction value (minimum AED 105 per transaction) for amount > = AED 1,000,000	0.01% of the transaction value (minimum AED 105 per transaction) for amount > = AED 1,000,000	0.01% of the transaction value (minimum AED 105 per transaction) for amount > = AED 1,000,000	0.01% of the transaction value (minimum AED 105 per transaction) for amount > = AED 1,000,000
3rd Party Cash Chq withdrawal - (Nominee is treated as same party)	Up to AED 250,000 - AED 105 and for AED 250,000 plus AED 210	Up to AED 250,000 - AED 105 and for AED 250,000 plus AED 210	Up to AED 250,000 - AED 105 and for AED 250,000 plus AED 210	Up to AED 250,000 - AED 105 and for AED 250,000 plus AED 210	AED 105

Deposit/withdrawal of foreign currency notes	2% of the value of the deposit	2% of the value of the deposit	2% of the value of the deposit	2% of the value of the deposit	2% of the value of the deposit
Remittances	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Telex Transactions (Within UAE)	AED 52.5 per Transaction	AED 52.5 per Transaction	AED 42 per Transaction	AED 26.25 per Transaction	AED 5.25 per Transaction
Online Telex Transactions (Within UAE)	AED 52.5 per Transaction (First 5 Free p.m.)	AED 52.5 per Transaction (First 5 Free p.m.)	AED 42 per Transaction (First 10 Free p.m.)	AED 26.25 per Transaction (First 15 Free p.m.)	AED 1.05 per Transaction
Telex Transactions (International)	AED 78.75 + CBC per transaction	AED 78.75 + CBC per transaction	AED 63 + CBC per transaction	AED 63 + CBC per transaction	AED 36.75 + CBC per transaction
Online Telex Transactions (International)	AED 52.5 + CBC per transaction	AED 52.5 + CBC per transaction	AED 42 + CBC per transaction	AED 36.75 + CBC per transaction	AED 26.25 + CBC per transaction
TT tracers/recall/advice (SWIFT copy)	AED 105 per Transaction	AED 105 per Transaction	AED 78.5 per Transaction	AED 52.5 per Transaction	AED 26.25 per Transaction
Specific customer request/ amendments	AED 52.5 per Transaction	AED 52.5 per Transaction	AED 52.5 per Transaction	Free	Free
Incoming TT (foreign currency)	AED 10.5 per Transaction	AED 10.5 per Transaction	AED 10.5 per Transaction	Free	Free
Correspondent Bank Charges: Upfront charge collection for outward fund transfers - per transaction	EUR - EUR 65.00	EUR - EUR 65.00	EUR - EUR 65.00	EUR - EUR 65.00	EUR - EUR 35.00
	All other currencies - AED 125.00	All other currencies - AED 125.00	All other currencies - AED 125.00	All other currencies - AED 125.00	All other currencies - AED 75.00

Cheque related	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Special clearing of cheque (Outward)*	AED 210	AED 210	AED 210	AED 210	AED 105
Stop Payment of Cheque	AED 105	AED 105	AED 105	AED 105	AED 10.5 + Telex Fee
Return Cheque (Inwards)	AED 420	AED 420	AED 315	AED 315	AED 315
Cheque collection service**	AED 105 + Courier charges	AED 105 + Courier charges	AED 105 + Courier charges	AED 105 + Courier charges	AED 105 + Courier charges
<b>Note:</b>					
*For inward clearing the charges are received via CB UAE as per CB mandate					
**For Cheque Collection and Outward Cheque collection					
Applicable for non-security features cheques					

Foreign Currency Cheques	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Outward cheque collection	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5.	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5.	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5.	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5.	Within UAE AED 52.5 per cheque, outside UAE 0.125% of cheque value, minimum AED 262.5.

Document Charges	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Request for photocopy / details of cheques-less than 6 months	AED 105 per instrument	AED 105 per instrument	Free	Free	Free
More than 6 months old	AED 157.5 per instrument	AED 157.5 per instrument	AED 105 per instrument	Free	Free

Post Dated cheques (PDCs)	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
PDC warehousing (safekeeping) collected in advance	AED 26.25 per instrument	AED 26.25 per instrument	AED 26.25 per instrument	AED 10.5 per instrument	AED 5.25 per instrument

PDC replacement/pre-mature withdrawal	AED 26.25 per instrument	AED 26.25 per instrument	AED 26.25 per instrument	AED 10.5 per instrument	AED 5.25 per instrument
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Manager's cheque (MC)/DD	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Outward MC issuance	AED 52.5 per instrument	AED 52.5 per instrument	AED 52.5 per instrument	AED 52.5 per instrument	AED 26.25 per instrument
Inward DD/MC collection	AED 105 per instrument	AED 105 per instrument	AED 105 per instrument	AED 105 per instrument	AED 52.5 per instrument
DD issuance	AED 52.5 per instrument	AED 52.5 per instrument	AED 52.5 per instrument	AED 52.5 per instrument	AED 26.25 per instrument
MC/DD cancellation/Stop payment	AED 157.5 per instrument	AED 157.5 per instrument	AED 157.5 per instrument	AED 157.5 per instrument	AED 105 per instrument

Online Manager's cheque (MC/DD)	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Outward MC issuance	AED 42 per instrument	AED 42 per instrument	AED 31.5 per instrument	AED 21 per instrument	AED 10.5 per instrument
Inward DD/MC collection	AED 78.5 per instrument	AED 78.5 per instrument	AED 52.5 per instrument	AED 31.5 per instrument	AED 15.75 per instrument
DD issuance	AED 42 per instrument	AED 42 per instrument	AED 31.5 per instrument	AED 21 per instrument	AED 10.5 per instrument
MC/DD cancellation/Stop payment	AED 105 per instrument	AED 105 per instrument	AED 63 per instrument	AED 52.5 per instrument	AED 26.25 per instrument

Wages Protection System (WPS) and Non WPS if applicable	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Salary SIF file processing (Within DIB)	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	Free
Salary SIF file processing (Outside DIB)	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	AED 200 & 0.50 / record +VAT	Free

ATM/Debit card charges	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
New account	Free	Free	Free	Free	Free
Replacement fees	AED 26.25	AED 26.25	AED 26.25	AED 26.25	Free
Debit Card Currency Conversion Fee	2.1% excluding franchise charges	2.1% excluding franchise charges	2.1% excluding franchise charges	2.1% excluding franchise charges	2.1% excluding franchise charges

Other ATMs within UAE	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Balance Enquiry	AED 1	AED 1	AED 1	AED 1	AED 1
Rejected Transactions	AED 1	AED 1	AED 1	AED 1	AED 1
Cash withdrawal	AED 2	AED 2	AED 2	AED 2	AED 2

UAE DDS	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Set up / Lodgement of DDA	AED 105	AED 105	AED 78.75	AED 52.5	Free
DDA Cancellation	AED 105	AED 105	AED 78.75	AED 52.5	Free
No Pay response insufficient funds	AED 210	AED 210	AED 183.75	AED 157.5	AED 105
Stop payment / Replacing DDA with cash	AED 210	AED 210	AED 183.75	AED 157.5	AED 105
DDA Amendment / Cancel	AED 105	AED 105	AED 78.75	AED 52.5	Free

Confirmation of DDA	AED 42	AED 42	AED 31.5	AED 21	Free
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**Note:**  
Charges will be applicable for non-financing services where applicable

Automated Sweeps/ Standing Instructions (SI)	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Automated Sweeps (initial setup)	AED 262.5	AED 262.5	AED 157.5	AED 105	Free
Automated Sweeps (modification)	AED 157.5	AED 157.5	AED 105	AED 75	Free
Automated Sweeps (cancellation)	AED 52.5	AED 52.5	AED 26.25	AED 26.25	Free
SI set up/amendment/ cancellation	One time Set up charge: AED 52.5 Execution Charges: Within DIB: Free To other banks in UAE : AED 52.5 + CB charges + CBC Charges + TT To other banks outside UAE: AED 52.5 + TT & CBC charges  Amendment/cancellation: AED 52.5	One time Set up charge: AED 52.5 Execution Charges: Within DIB: Free To other banks in UAE : AED 52.5 + CB charges + CBC Charges + TT To other banks outside UAE: AED 52.5 + TT & CBC charges  Amendment/cancellation: AED 52.5	One time Set up charge: AED 52.5 Execution Charges: Within DIB: Free To other banks in UAE : AED 52.5 + CB charges + CBC Charges + TT To other banks outside UAE: AED 52.5 + TT & CBC charges  Amendment/cancellation: AED 52.5	One time Set up charge: AED 26.25 Execution Charges: Within DIB: Free To other banks in UAE : AED 26.25 + CB charges + CBC Charges + TT To other banks outside UAE: AED 26.25 + TT & CBC charges  Amendment/cancellation: AED 26.25	One time Set up charge: AED 5.25 Execution Charges: Within DIB: Free To other banks in UAE : AED 5.25 + CB charges + CBC Charges + TT To other banks outside UAE: AED 5.25 + TT & CBC charges  Amendment/cancellation: AED 5.25
Insufficient funds to execute SI	AED 105 per Transaction	AED 105 per Transaction	AED 63 per Transaction	AED 52.5 per Transaction	AED 26.25 per Transaction

Issuance of certificates	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Account balance	AED 210	AED 210	AED 210	AED 210	Free
Under formation Letters - Long form	AED 630	AED 630	AED 630	AED 630	Free
Under formation Letters - Short form	AED 315	AED 315	AED 315	AED 315	Free
Audit confirmation letter	AED 210	AED 210	AED 210	AED 210	Free
Letter issued to government department	AED 420	AED 420	AED 315	AED 210	Free
Capital letter	AED 630	AED 630	AED 525	AED 420	Free
Reference Letter	AED 315	AED 315	AED 315	AED 315	AED 105
Release letter/ Clearance letter / No Liability letter fee	AED 315	AED 315	AED 315	AED 315	Free
Liability letter fee	AED 525	AED 525	AED 525	AED 525	Free
Certificate of Account Closure	AED 105	AED 105	AED 105	AED 105	AED 105

Duplicate certificate/ statements	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Duplicate account statement	3 months - AED 52.50	3 months - AED 52.50	3 months - AED 52.50	3 months - AED 52.50	4 months - AED 52.5
	3-6 months - AED 78.75	3-6 months - AED 78.75	3-6 months - AED 78.75	3-6 months - AED 78.75	3-6 months - AED 78.75
	6-9 months - AED 105	6-9 months - AED 105	6-9 months - AED 105	6-9 months - AED 105	6-9 months - AED 105
	9-12 months - AED 157.5	9-12 months - AED 157.5	9-12 months - AED 157.5	9-12 months - AED 157.5	9-12 months - AED 157.5
	> 12 months - AED 262.5	> 12 months - AED 262.5	> 12 months - AED 262.5	> 12 months - AED 262.5	> 12 months - AED 262.5

Other Services	e-trader	AI Islami Plus	AI Islami Premium	AI Islami Infinite	AI Islami Ultimate
Cash collection service	AED 140 per pick up	AED 140 per pick up	AED 130 per pick up	AED 120 per pick up	As per Actual

## Al Islami Business Finance

Profit Rate	from 17% to 21% p.a.
Processing Fee	2% of finance amount plus VAT
Takaful Payment As a condition of the facility, you will be required to obtain life takaful as security with bank as a beneficiary towards your payment obligations	up to 0.351%
Donation Amount AED 183.75 per payment delayed per month in case failure to pay any sum due and payable. The Customer undertakes (as per the terms of the documents) to donate the amount to a charity.	183.75
Early Settlement Rebate* Bank may at its discretion provide a rebate on the total outstanding amount payable under the Murabaha. Discretionary rebate, if applicable shall be calculated so that you will pay 1% of outstanding balance cost price <b>Note:</b> *Early Settlement in case of Murabaha is subject to bank's discretion	1% of remaining balance

## Import LC

Documentary Credit Issuance Service Fee Up to AED100K or equivalent in other currencies : 0.13125% pm For the Balance in excess of AED100K or equivalent in other currencies: 0.065625% pm (Min. 3 months) or AED262.50 whichever is greater Above pricing is inclusive of Import LC Issuance cost of AED 105.00	
Charges for amendment to Documentary Credits Increase in amount or extension of expiry of the credit: charges as applicable to the Issuance of Credit subject to min. of AED210.00 Above pricing is inclusive of Import LC amendment cost of AED 105.00 In case of all other amendments: a flat fee of AED210.00	Charges for Documentary credit Reinstatement AED210.00 for amendment under expired/closed documentary credit in addition to standard amendment charges Above pricing is inclusive of Import LC amendment cost of AED 105.00
Pre-advice / amendment advise by letter or swift AED105.00 for each pre-advice / amendment additionally AED105.00 for extra swift	Documentary Credit / Amendment advised through courier (Courier Charges) Outside UAE: AED210.00 Within UAE: AED52.50
Documentary Credit advised through full Swift (Swift Charges) AED315.00 additionally AED105.00 will be charged for any extra swift	Documentary credit cancelled fully unutilized Flat fee of AED157.50
Handling of Documents Under Import Letter of Credit If credit restricted to DIB counters: 0.13125% on the face value of the bill subject to minimum of AED262.50.	Acceptance fee for Deferred / Usance Payment Credits Where maturity date falls beyond the expiry date of the credit: 0.13125% pm or part thereof from expiry date of the credit till maturity date of the payment or draft subject to a minimum of AED262.50 Above pricing is inclusive of Import LC bill acceptance cost of AED 105.00.
Discrepancy fee on documents received under documentary credit USD63.00 plus USD42.00 for swift or equivalent in other currency on each set of documents to be deducted from the proceeds or claim from the negotiating bank as appropriate, except where charges are for the applicant's account.	Documentary credit overdrawn Handing Charges Charges as applicable to the Issuance of Credit subject to min. of AED105.00 Above pricing is inclusive of Import LC amendment cost of AED 105.00
Handling charges for Documents drawn under expired documentary credit upon acceptance of discrepancy (ies) Charges as applicable to the Issuance of Credit subject to min. of AED105.00 Above pricing is inclusive of Import LC amendment cost of AED 105.00	Safe Keeping charges on discrepant documents pending more than one month after receipt AED105.00 or equivalent in other currency per month or part thereof to be deducted from proceeds or claim from the negotiating bank, as appropriate, except where charges are for the applicant's account.
Courier charges for documents sent to customer under documentary credit AED52.50	Swift Charges (within/outside UAE) AED105.00 or equivalent for each swift message
Legalization charges of AED 36.75 per bill will be collected, if applicable	Postage Charges AED26.25
Service charges for effecting payment of customs duty on behalf and under instructions of the customer AED26.25 per bill.	Assignment of proceeds received under documentary credit USD157.50 or equivalent
Transfer of Documentary credits A service fees of 0.13125% of the transfer value subject to a min. of AED 525.00. A service fees of 0.13125% of the transfer value subject to a min. of AED 525.00.	

## Bank Guarantees

Bank Guarantee Issuance / Amendment Service Fees: Service fee of 0.13125% of the guarantee value for each month or part thereof, subject to a minimum of 0.39375% of the guarantee value or AED262.50, whichever is greater for issuance/amendment. Above pricing is inclusive of Guarantee / amendment Issuance cost of AED 105.00	AED315.00 for Guarantee advised by a full SWIFT, additionally AED105.00 will be charged for extra SWIFT
Non-financial Amendments to guarantees are charged AED210.00	AED210.00 will be charged for any advising of LG without any risk and responsibility.
AED26.25 towards postage charge	AED52.50 will be charged for any letter required
A flat fee of AED525.00 will be levied for any claim honoured under guarantee being administrative fees	Service fees / charges is charged up front and will include any period allowed for presentation of claims.
Service fees / charges will be charged up front, for periods of one year, and for four year for Labour Guarantees where open-ended / auto renewable guarantees are issued.	

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)

## Effective March 1, 2022

Customers will be notified 60 days in advance before any change in fee is implemented.

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