

Schedule of charges Fee (AED)

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	105
Confirmation of balances certificates to audit firms	105
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

Deposit Lockers	
Insurance security (one- time payment, refundable)	Free
Small size (annually)	787.50
Medium size annually	984.50
Large size (annually)	1575
Lost key charges	Free

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	10.50
Demand Draft Issuance	36.75
Demand Draft Cancellation	21

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

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)	Free
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)	

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

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 1 year)	26.25
Private Banking maintenance fee (per month)	157.50
(Customers with monthly relationship of AED 350,000 or more are exempted)	
Teller (Cash, Deposit, Cash withdrawal, Cheque withdrawal) fee per Transaction (first 10 transactions per month free)	10.50
Cheque book issuance (25 leaves)	(1st free) 26.25
Al Islami SMS Banking	5.25 p.m.
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	90%
Shaatir-Children's Saving account	36%
Mudareb Share of Profit (Maximum)	75%

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	
Penalty in case of Premature Liquidation:	
Deposit liquidation within 30 days	100% of wakala profit
Deposit liquidation after 30 days	75% of wakala profit

Long Term Wakala Deposit	
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	
Penalty in-case of Premature Liquidation	75% of Wakala Profit

Maximizer Deposit:	
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	

Al Islami Cards

	Al Islami Credit Cards		Prime Credit Cards		Al Islami Charge Cards
	Monthly Subscription Fee	Annual Fee	Monthly Profit Rate on Salam	Annual Fee	Annual Fee
Classic	195	Free	up to 3.25%	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 Emirates Skywards co-branded credit card: Platinum - AED 525 Signature - AED 1,575 Infinite - AED 2,625
*Annual fee for Consumer Card: Reward - AED 157.50 Platinum - AED 208.95
*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	
Cash Withdrawal Fee*	94.50
Late Payment Fee	236.25
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**	288.75
International Usage Fee (Non AED)***	2.26%
International Usage Fee (AED)***	2.09%
Credit Shield Takaful Fee	0.94%
Payment Through DIB Cheque	Free
Cash on Card/Balance Transfer/ Easy Payment Plan Profit Rate	Up to 3.15%per month****
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
****In the form of reversal of reward

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	15.75 (per transaction)
Balance inquiry through non-DIB ATM within UAE	1 (per transaction)
Decline transition through non-DIB ATM within UAE	1 (per transaction)
Transaction Protect Fee	40.95
International Usage Fee (Non AED)*	2.10%
International Usage Fee (AED)*	2.09%

*Excludes any charge applied by Visa International

Al Islami Personal Finance	
Profit Rate	from 7% to 21.99% p.a.
Processing Fee for due diligence and documentation	1.05% of financing amount (min AED 520, max AED 2,620)
Late Payment Fees (undertaking to donate)	Up to AED 210
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*	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	262.50
Documentation, coordination and credit appraisal fee	105
*Financing where the frequency of payment is One/Bullet	

Al Islami Auto Finance / Refinance	
Profit Rate	Up to 17.60% p.a.
Processing Fees	0.53% of financing amount (Min AED 520, Max AED 2,620)
Late Payment Fees (undertaking to donate)	Up to AED 525
Early Settlement Charges	1.05% of remaining balance
NOC to Traffic Department	Free
Replacement of existing postdated Cheques with new postdated Cheques	Free
Installment Deferment Charges	AED 105 per deferment
*No discount on Auto Refinance processing fee.	

Al Islami Salary in Advance	
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.

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 July, 2021
Fees subject to change without prior notification.
VAT is in effect in the UAE from 1 January, 2018. DIB fees & T&Cs as applicable have been revised to be VAT inclusive. dib.ae/VAT