

## Schedule of charges Fee (AED)

<b>Special Clearing Cheque</b>	
Within the Emirate	205

<b>Return Cheques drawn on DIB by customer</b>	
Insufficient balance (internal & external clearing and cash payment)	105
Returned Murabaha cheques (DIB)	105
Insufficient balance (Direct Debit)	26.25

<b>Certificate To Whom It May Concern (Arabic &amp; English)</b>	
Certificate issued to economic depts. in UAE	Free
Confirmation of balances certificates to audit firms	Free
Other certificates to whom it may concern/as per customer request	Free

<b>Copying Documents</b>	
Old document - less than one year (per document)	Free
Old document - more than one year (per document)	Free

<b>Deposit Lockers</b>	
Insurance security (one- time payment, refundable)	Free
Small size (annually)	525
Medium size annually	656.25
Large size (annually)	1,050
Lost key charges	Free

<b>Manager Cheque</b>	
Issuing a Manager Cheque in UAE currency	Free
Banks (special clearing)	Free
Cancellation of Manager Cheque	Free
Stop payment of Cheques	Free
Demand Draft Issuance	Free
Demand Draft Cancellation	Free

<b>Standing Order Instruction (Local currency)</b>	
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

<b>Authorisation to the Bank</b>	
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



بنك دبي الإسلامي  
Dubai Islamic Bank

<b>Inward remittances</b>	
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	Free+ (TELEX Charges)

<b>Outward remittances</b>	
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)	

<b>Bank Statements (received from the branch)</b>	
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

<b>Post-dated Cheques</b>	
For collection in favor of the bank (to settle liabilities)	Free
For collection in favor of the customer A/c's	Free

<b>Collection cheques drawn on banks</b>	
Emirates with DIB branch	Free
Emirates with no DIB branch	Free +correspondent bank charge
Remote areas	Free

<b>Account Services</b>	
Account closure fee (if closed within 1 year)	Free
Private Banking maintenance fee (per month)	210
(Customer with monthly relationship of AED 3.5 Million or a monthly salary of AED 150,000 or more credited to their DIB account are exempted)	
Teller (Cash, Deposit, Cash withdrawal, Cheque withdrawal)	Free
Cheque book issuance (25 leaves)	Free
Al Islami SMS Banking	Free
Remit-to-ATM	Free

<b>Deposit weightage and Mudareb share of point</b>	
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	90%

Shaatir-Children's Saving account	36%
Mudareb Share of Profit (Maximum)	75%

<b>Broken Deposit</b>	
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	

<b>Wakala Deposit</b>	
Penalty in case of Premature Liquidation:	
Deposit Liquidation within 30 days	100% of wakala profit
Deposit Liquidation after 30 days	75% of wakala profit

<b>Long Term Wakala Deposit</b>	
<b>Penalty in case of Premature Liquidation</b>	
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

<b>Upfront Profit Payment Wakala</b>	
Penalty in-case of Premature Liquidation	75% of Wakala Profit

<b>Maximiser Deposit:</b>	
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	

<b>Recurring Wakala Deposit</b>	
Penalty in-case of premature liquidation	75% of Wakala Profit

<b>Al Islami Cards</b>					
<b>Al Islami Credit Cards</b>					
Product Type	Monthly Subscription Fee	Annual Fee	Monthly Profit Rate on Salam	Annual Fee	Annual Fee
<b>Classic</b>	195	Free	up to 3.25%	Free	315
<b>Gold</b>	375	Free	up to 3.25%	Free	420
<b>Gold Premium</b>	475	Free	NA	NA	NA
<b>Platinum</b>	600	Free	up to 3.25%	Free	1,050*
<b>Platinum Plus</b>	600	Free	NA	NA	NA
<b>Signature</b>	NA	NA	up to 3.25%	Free	NA
<b>Infinite</b>	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

<b>Other Fee &amp; Charges for all Credit &amp; Charge Cards</b>	
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

<b>Al Islami Debit Card</b>	
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	Free
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 enquiry through non-DIB ATM within UAE	Free
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

<b>Al Islami Personal Finance</b>	
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	

<b>Al Islami Auto Finance / Refinance</b>	
Profit Rate	Up to 17.60% p.a.
Processing Fee	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.	

<b>Al Islami Salary in Advance</b>	
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.

<b>Customer Services - Finance</b>	
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 January 1, 2018. DIB fees & T&Cs as applicable have been revised to be VAT inclusive. dib.ae/VAT