

# Schedule of Charges



بنك الإمارات دبي الوطني  
Emirates NBD

## Banking Tariff

The banking tariff sets the allowable maximum fees that a bank may, but not necessarily charge individual customers and beneficiaries for services provided by the bank following their acceptance.

All charges, commissions and fees are exclusive of Value Added Tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the below mentioned charges.

Banking Service Description		Maximum Banking Tariff					
1. Customer Account:							
a. Opening an account		Free					
b. Balance is less than required limit		None					
2. Account Statement:							
At Branch:							
a. Statement for less than on year		SAR 25					
b. Statement for 1-5 years		SAR 30					
c. Statement for more than five years		SAR 50					
Electronically (Internet, Telephone, ATM):							
a. Monthly statement by regular mail or email electronically		Free					
b. ATM mini statement electronically		Free					
3. Cash Withdrawal using a withdrawal Form at the Branch		Free					
4. MADA ATM and POS cards:							
a. Issuance of ATM card for an account		Free					
b. ATM cash withdrawal / deposit		Free					
c. Use of MADA cards at POS terminal by customers		Free					
d. Renewal of ATM card		Free					
e. Re-issuance of ATM card retained by an ATM		Free					
f. Naqad service (purchase with cash back)		Free					
g. Re-issuance of ATM card (lost/damaged/3 invalid passwords)		SAR 30					
h. Issuance of an additional ATM card		SAR 30					
i. Pin number set up		Free					
J. Pin number re-set up		Free					
k. Balance inquiry (in KSA)		Free					
5. Electronic Payment of Bills and Government Service (SADAD):							
a. Government service payment		Free					
b. Payment of bills and services		Free					
c. SADAD account for online payment		Free					
6. Banking Transfer and Services:							
At Branch:							
a. Transfer to another account within the same bank		Free					
b. Setting up a standing payment order (one time)		SAR 15					
c. Transfer to another bank inside the Kingdom through SARIE (same day)		SAR 25					
d. Transfer to a bank inside the Kingdom through SARIE (forward)		SAR 15					
e. Transfer to a bank outside the Kingdom		SAR 75					
f. Change / cancel transfer outside the Kingdom		SAR 25					
Electronically (Internet, Telephone and ATM):							
g. Transfer to another account within the same bank		Free					
h. Identification of a beneficiary for fund transfer		Free					
i. Setting up a standing payment order (one time)		SAR 10					
j. Transfer to another bank inside the Kingdom through SARIE (same day)		SAR 7					
k. Transfer to a bank inside the Kingdom through SARIE (forward)		SAR 5					
l. Transfer to a bank outside the Kingdom		SAR 50					
m. Change / cancel transfer outside the Kingdom		SAR 15					
7. Cheques:							
a. Issuance of a cheque book (25 cheques)		Free					
b. Issuance of an additional cheque book (25 cheques)		SAR 10					
c. Issuance of a bank cheque		SAR 10					
d. Revocation of a bank cheque		SAR 10					
e. Issuance of a bank cheque (foreign currency)		SAR 15					
f. Revocation of a bank cheque (foreign currency)		SAR 15					
g. Requesting a copy of a cheque dated less than 1 year		SAR 10					
h. Requesting a copy of a cheque dated more than 1 year		SAR 20					
8. GCC Net Transaction Fees (mada Debit Cards):							
a. Cash withdrawal within Gulf countries		SAR 10					
b. Balance inquiry within Gulf countries		SAR 3					
c. Customer use of GCC cards at POS terminals within Gulf countries		Free					
9. International Network Transaction Fees (mada Debit Cards) (non GCC NET Countries):							
a. Cash withdrawal for mada Debit Cards		SAR 25					
b. Balance inquiry for mada Debit Cards (except GCC Net)		SAR 3.5					
10. Credit Card Fees & Charges:		Platinum (Mazeed)	Platinum	Platinum Plus	Infinite	Platinum (Rahhala)	Infinite (Rahhala)
a. Annual Percentage Rate (APR)*		44.32%	45.08%	42.82%	48.07%	45.08%	48.07%
b. Annual Fee (SAR)		200	300	Free	700	300	700
c. Monthly Interest Rate		2.99%	2.99%	2.99%	2.99%	2.99%	2.99%
d. Late Payment Fee (SAR)		100	100	100	100	100	100
e. Cash Advance Fee (of SAR 5,000 or less)		75	75	75	75	75	75
f. Cash Advance Fee (more than SAR 5,000)		3% up to SAR 300	3% up to SAR 300	3% up to SAR 300	3% up to SAR 300	3% up to SAR 300	3% up to SAR 300
g. Card Replacement Fee (SAR)		50	50	50	50	50	50
h. Dispute Fee (SAR)		50	50	50	50	50	50
i. International Transaction Rate		3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
j. Installment cancellation Fee (SAR)		100	100	100	100	100	100

All Charges are subject to Value Added Tax 15%.  
\*APR Calculated on Credit Limit Amount SAR 30,000 and is inclusive of VAT.  
\*APR is subject to change depending on the card's credit limit and outstanding balance.