

## Wholesale Bank Branch - Dubai, UAE

Schedule of Bank Charges - 2025

Effective from 01 June 2025

### Services

#### General Banking

##### Account Services

Non-Maintenance / Breach of Minimum Balance Requirement	AED 100 (per month) / Equivalent for FCY Accounts Or as approved by the approving authority
Account Closing Fee	
- Within one year	AED 100
- After one year	AED 50
Statement of Account (Per Request)	AED 25
- Upto 6 months	AED 100
Issuance of New Cheque Book (First Cheque Book of 25 leaf free)	AED 1 Per Leaf
Inward Clearing Cheque returned unpaid due to Insufficient Funds (per cheque)	AED 250
Stop Payment of Charges (Per Instrument)	AED 100
Photocopy of per Instrument/cheque	AED 100
Account Service Charges	Free of Cost

##### Remittances

Issuance of PO / DD / Manager Cheque / Bankers' Cheque / FDD	AED 30 (Flat) Plus SWIFT charges at actual
Cancellation of PO / DD / Manager Cheque / Bankers' Cheque / FDD / FTT	AED 25 (Flat) Plus SWIFT charges at actual
Customer Request for Recall of Funds	AED 50 Plus SWIFT charges at actual
Issuance of Outward TT (Local) - (LCY within UAE)	AED 25
Issuance of Outward FTT - (Foreign)	AED 50 Plus SWIFT charges at actual
If Charges are selected as "OUR" than USD 15 shall be deducted upfront at the time of Processing of Outward FTT (Other than OFTT service charges)	USD 15
Outward Remittance Amendment / Enquiry from Beneficiary Banks / OFAC related queries	AED 100 Plus SWIFT charges at actual
Charges on Inward FCY Remittance to FCY Account (Deduction from Inward Proceeds) in case of conversion transaction - no charges will be deducted	USD 10 or equivalent

##### Standing Instructions

Standing Instruction Set up	AED 50
Amendment to Standing Instruction	AED 50
Penalty - Default in performing standing instructions due to insufficient funds	AED 100

##### Term Deposits

Term Deposit Encashment Penalty for LCY & FCY Deposits	<p>For LCY TDR's: LCY Term Deposits with tenors less than 1 year - Profit will be paid at the nearest prevailing completed tenor rate applied for the completed period.</p> <p>LCY Term Deposits with tenors of 1 year or more - Profit will be paid for the completed term at the minimum Savings Rate.</p> <p>For FCY TDR's: - Profit will be paid at the nearest prevailing completed tenor rate.</p>
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##### Clearing & Collections

FCY Cheques/Drafts/TCs sent on collection	AED 100 Plus Courier Service at actual
Special Clearing Outward Charges	200

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Post Dated Cheque (PDC) handling Charges (per Cheque)	AED 100
Withdrawal of PDC (Before due date or presentation)	AED 50

### Letters & Certificates

Account Maintenance Certificate	AED 250
Balance Confirmation Charges	AED 250
Balance Confirmation to Auditors	AED 350
Issuance of other certificate / Letter - (per certificate)	AED 350

### Trade Finance Services

#### Import

Commission on issuance of Documentary Credit / Letter of Credit (For Revolving/Inland/3rd Country LCs - LC commission shall be charged on each shipment)	0.125% p.m. OR Min AED 350
Extension of LC period or Increase in amount	0.125% p.m. OR Min AED 350
Commission on TRs for open A/c or advance payment	0.1875% Flat
LC Cancellation	AED 300
LC Amendment	AED 300
Revalidation Commission	0.1% per month OR Min. AED 300
Reimbursement undertaking	AED 1,000
Issuance of Delivery order in absence of AWB	AED 200

**- All above charges as per SOC or as approved by the approving authority.**

#### Acceptance

Acceptance commission - per month from date of acceptance till maturity	0.125% p.m. OR Min AED 350
Discrepancy Handling Charges	USD 150 OR Equivalent per presentation
Our own acceptance discounting commission	AED 350

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#### Inward Documentary Collections

Lodgment (DP/DA)	0.125% OR Min. AED 300 (up front)
Lodgment of Availization	AED 500
Extension in maturity of availed DA bills	AED 500
Proceeds to be remitted from FCY A/c	0.125% or Min USD 120
Documents returned unpaid to other Bank	USD 250
Transfer of Documents to other Bank	AED 350
Overdue commission on DA documents	0.125% flat OR Min. AED 300
Accepted DA Bill of Exchange Returned unpaid	AED 300

#### Export

LC Advising Fee - BAFL Customer	AED 315
LC Advising Fee - Non BAFL Customer	AED 450
LC Amendment Advising - BAFL Customer	AED 200
LC Amendment Advising - Non BAFL Customer	AED 350

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LC Confirmation	As per approved arrangements by the approving authorities
LC Discounting	As per approved arrangements by the approving authorities
Transfer of Export LC	0.5% or Min. USD 500
Extension of period or increase in amount	0.25% per month or Min. USD 300 flat
Discrepancy handling charges	USD 110
Issuance of assignment of proceed	AED 1000
Other amendments	AED 300 (Flat)

### Outward Documentary Collections

Commission - Outward Documentary Collections	0.125% OR Min. AED 350 (up front)
Proceeds to be credited in FCY A/c	0.125% OR Min. USD 120
Follow-up / Reminder	AED 150
Documents returned unpaid	AED 200

### Structured Trade Finance

Processing Fee	As per approved arrangements by the approving authorities
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### Discounting/Purchasing/Negotiation

Commission - Discounting/Purchasing/Negotiation	0.125% OR Min. AED 300 (up front)
Proceeds to be credited in FCY A/c	0.25% OR Min. USD 100
Interest	As per approved arrangements by the approving authorities
Reimbursement	AED 100 per claim
Reimbursement - UPAS discounting BAFL Bangladesh	USD 150 & EUR 100 per claim
Reimbursement - UPAS discounting all other banks	USD 100 & EUR 100 per claim

### FBC - Clean

Commission - FBC - Clean	0.15% OR Min. USD 20
Cheque returned / unrealized	0.15% OR Min. USD 20
Courier - Within UAE - Outside UAE	AED 200 AED 300

### Letter of Guarantee

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Guarantee issuance	1% p.a. pro-rata basis for Min. one quarter OR Min. AED 300
Shipping Guarantee	0.125% of invoice value or Min. AED 200
Enhancement in amount and validity	1% p.a. pro-rata basis for Min. one quarter OR Min. AED 300
Issuance of Duplicate Guarantee	AED 350
Re-issuance of LG due to text / Language change	AED 350

**- All above charges as per SOC or as approved by the approving authority.**

### Local Bill Discounted

Commission - Local Bill Discounted	0.125% Min. AED 50
Discounting Rate	As approved by the approving authority
LBD Cheque Return	AED 300

### Credit Proposal Processing

Processing Fee - Annual Review	As per offer / agreement
Processing Fee - Fresh Proposal	As per offer / agreement
Processing Fee - cash secured product program for OD/LG/LC	As per offer / agreement

### Communication

Swift for Documentary Credit Charges	AED 200
Pre-advice charges	AED 300
Other swift charges	AED 100
Postage	AED 100
Courier	AED 300
Fee deductible from proceeds if remittance to be effected upon receipt of import documents	USD 60
Telephonic enquiry (overseas call)	AED 100
Photocopy of per set (Trade Finance)	AED 30

### Note:

- These are our standard charges and concessions may be granted at the discretion of management.
- For other currencies, AED equivalent in foreign currency will be levied where applicable
- Any other government charges where applicable are in addition to mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- The Bank may from time to time introduce products where discount/waivers maybe offered on existing fees and charges.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this SOC means three calendar months.
- Fees and charges are subject to change without notice

For more information, please call +971 4 5204000 or visit [www.bankalfalah.com/UAE](http://www.bankalfalah.com/UAE)