

Schedule of charges



Privileges and pricing schedule by segment

Relationship size	USD 35,000 - 75,000 RIP USD 1000	USD 75,000 - 500,000 RIP USD 2000	Above USD 500,000 RIP USD 5000
Dedicated RM	✓	✓	✓
Investment Advisor	✓	✓	✓
Exclusive meeting lounge	✓	✓	✓
Meeting rooms	✓	✓	✓
Bank statement	Quarterly	Quarterly	Quarterly
Free credit card	Gold	Platinum	Platinum
Travel privileges	X	✓	✓
UAE Gate Card	X	✓	✓
International services	X	✓	✓
Exclusive lounges	X	✓	✓
Cheque book	✓	✓	✓
Reserved parking	✓	✓	✓
Fax indemnity	✓	✓	✓
Investment seminars/events invitations	X	✓	✓
Debit card	Free	Free	Free
Account services			
Current/Saving/Call Account			
Minimum average balance required	USD 35,000	USD 75,000	USD 500,000
Fee if minimum balance is not maintained	AED 500/quarter	AED 750/quarter	Nil
Cheque book	AED 1/leaf	Free	Free
Time Deposit Account			
Minimum average balance required	Not applicable	Not applicable	Not applicable
Fee if minimum balance is not maintained	Nil	Nil	Nil
Premature closure charges for Term Deposits	Applicable interest rate for the run tenure less 2%	Applicable interest rate for the run tenure less 1%	Applicable interest rate for the run tenure less 1%
Premature closure charges for High Yield Term Deposits	Applicable interest rate for the run tenure less 2%	Applicable interest rate for the run tenure less 2%	Applicable interest rate for the run tenure less 2%
Cash transactions			
Cash Deposits			
Local currency deposits	Free	Free	Free
Foreign currency deposits			
USD deposits	1% (minimum AED 100)	0.5% (minimum AED 100)	0.5% (minimum AED 100)
All other currencies	2% (minimum AED 100)	0.5% (minimum AED 100)	0.5% (minimum AED 100)
Cash withdrawals			
Local currency withdrawals	Free	Free	Free
Foreign currency withdrawals			
USD withdrawals	1% (minimum AED 100)	0.5% (minimum AED 100)	0.5% (minimum AED 100)
All other currencies	2% (minimum AED 100)	0.5% (minimum AED 100)	0.5% (minimum AED 100)
Debit card			
Card issuance fee	Free	Free	Free
Card replacement fee	AED 100	AED 100	Free
Cash withdrawal at ATMs	Free	Free	Free
Cash withdrawal at UAE Switch ATMs	Free	Free	Free
Balance enquiry through UAE Switch ATMs	Free	Free	Free
Usage of Debit card outside UAE	AED 20 or 2% whichever is higher	AED 20 or 2% whichever is higher	AED 20 or 2% whichever is higher
Cheques and drafts			
Local cheque collection	Free	Free	Free
Local cheque clearing drawn on bank outside clearing house	AED 25	AED 25	Free
Foreign currency cheque collection and correspondent bank charges	0.0625% + postage (minimum USD 25)	0.0625% + postage (minimum USD 25)	Free
Foreign currency cheque collection payable in other currencies	0.0625% + postage (minimum USD 25)	0.0625% + postage (minimum USD 25)	Free
Postage charges	USD 5	Free	Free
Local cheque - outward clearing	Free	Free	Free
Returned cheque - inward clearing	AED 150	AED 100	Free
Special clearing			
Inward	AED 100	AED 50	AED 50
Outward	AED 50	AED 25	AED 25

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Cheques and drafts			
Stop payment of cheque	AED 150	Free	Free
Stop payment of entire cheque book	AED 500	AED 500	AED 500
Issuance of demand draft	AED 50	AED 15	AED 10
Demand draft cancellation	AED 50	AED 25	Free
Stop payment of demand draft	AED 200 (+ correspondent bank charges)	Free (only correspondent bank charges)	Free (only correspondent bank charges)
Pay order/cashier order	AED 50	Free	Free
Cancellation of pay order	AED 50	Free	Free
Remittance and standing instructions			
Incoming remittances			
In AED	Free (remitting bank charges to apply)	Free (remitting bank charges to apply)	Free (remitting bank charges to apply)
In other currencies	Free (remitting bank charges to apply)	Free (remitting bank charges to apply)	Free (remitting bank charges to apply)
Outward remittances			
Local	AED 50	AED 35	AED 35
International	AED 100	AED 50	AED 50
Standing instructions (excluding Royal Skandia and any other insurance products)			
One-time set-up cost per standing instruction	AED 100	Free	Free
Fee for execution of each instruction			
Local	AED 50	Free	Free
International	AED 100	Free	Free
Amendment of standing instruction	AED 100	Free	Free
Penalty for not having sufficient funds to meet standing instructions	AED 50	Free	Free
Account-to-account transfer	Free	Free	Free
Other bank charges			
Duplicate account statement*			
Up to 6 months old	Free	Free	Free
Over 6 months old	AED 100/month	AED 50/month	Free
Balance confirmation	AED 250	AED 100	Free
Introduction letter/reference letter	AED 250	AED 100	Free
Capital contribution letter			
Arabic	AED 1500	AED 1500	Free
English	AED 1500	AED 1500	Free
Liability letter	AED 250	AED 100	Free
Signature verification - other banks	Free	Free	Free
Audit confirmation report	AED 250	AED 250	Free
Fax copy of any transaction/remittance advice	Free	Free	Free
Restricting the debit card to ATM only	AED 100	AED 100	Free
Retrieval of the security cheque	AED 100	AED 100	Free
Old statement charges			
6 months old statement	AED 50/month	AED 50/month	Free
1 year old statement	AED 100/month	AED 100/month	Free
1 year to 2 years old statement	AED 150/month	AED 150/month	Free
Above 2 years old statement	AED 200/month	AED 200/month	Free
Account closure fee (within 6 months of account opening)	AED 250	AED 250	Free

To qualify for Royal Preferred Banking, clients must maintain an average relationship balance specified above or equivalent in foreign currency across all accounts and investments held with the Bank.

The fees and balance requirements for foreign currency accounts will be equivalent to the amounts in the respective foreign currency, based on the applicable exchange rate.

RIP - Regular Investment Plan.

*1 adhoc statement free per calendar year.

All charges/fees are subject to change without notice.

To find out more about
Royal Preferred Banking services,
visit one of our branches

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