

Banking Services and Tariff Board

5% Value Added Tax (VAT) will be additionally added to the amount of the Banking Services fees and charges mentioned below unless explicitly mentioned that VAT is not applicable or inclusive in such amount.

Personal Accounts	(in AED)
Account Minimum Balance	3000
Current Account, Electronic Account (Current account without cheque book), Savings Account, China Salary Accounts, and China Savings Account	25
Monthly Fall Below Fee If Account balance goes below AED3000 during any month	100
Current Account, Electronic Account, Saving Account, China Salary Accounts, and China Savings Account	25
Monthly Service Fee for Mazaaya Services	5000
Monthly Service Fee for ADIB Xpress Account	10000
Minimum amount required to be eligible to earn profit (if any)	10000
Saving, China Salary Accounts, China Saving and Banknom account, 3 month profits (if any) are distributed	10000
Investment Deposit Account and Short Term Investment Account	100
Minimum amount required to open Short Term Investment Account	100
Minimum amount required to open Short Term Investment Account	100
Minimum amount required to open Investment Deposit Account	100
Account closing within 1 month from date of opening	100
Account Balance Certificate	15
Duplicate statement of account	25
Duplicate Account Statement for Rise Banking Services customers	15
Duplicate Account Statement for Mazaaya Banking services customers	25
Documents/Cheque copy	50
Liability Certificate	50
Cleanance Certificate	50
Other Certificate	50
Standing Instructions	50
Setting up for Mazaaya Banking Services customers	50
Setting up for Rise Banking services customers	Free
Per transaction	Free
System transfer (account to account)	Free
Charitable donation	Free

Debit Card	(in AED)	
New Replacement	25	
ADIB Ethad Guest Debit Card (Optional)	Free	
Classic	Free	
Visa Infinite	50	
Replacement Fee	50	
Classic	25	
Visa Infinite	25	
Daily Debit Cash Withdrawal and Purchases Limit	25	
Card Type	Daily Cash Withdrawal limit	Daily Purchases limit
Classic	25,000	30,000
Visa	35,000	100,000
Mazya	40,000	100,000
Gold	40,000	100,000
Diamond	60,000	100,000

Using Abu Dhabi Islamic Bank ("ADIB" or Bank) ATM	(in AED)
Cash Withdrawal (last 5 transactions)	Free
Mini-Statement (last 5 transactions)	Free
Transfer within ADIB accounts	Free
Transfer within ADIB accounts (ADIB, DFWA, SFWA, Etisalat)	Free
Transfer within ADIB Accounts	Free
Using NON-ADIB ATMs IN THE UAE	2
Cash Withdrawal	4
Cash withdrawal for Mazaaya Banking services customers	4
Balance Inquiry	1
Decline for insufficient funds	1
Using OTHER GCC SWITCH ATM	As per host country system
Balance Inquiry	As per host country system
Using NON-GCC ATM	As per host country system
Cash Withdrawal	1
Non-ADIB Transaction Service Fee (VAT is Not applicable)	1.99%
Using International Purchase Transaction	1.99%
Using International Transaction Service Fee ¹¹	1.99%
Copy of Sales Receipt	25

ADIB Exceed Visa Card	(in AED)
Annual Fee	99
Supplementary Card Annual Fee	4
ADIB Exceed Visa Platinum Card	199
Annual Fee	4
Supplementary Card Annual Fee	4
ADIB Cashback Card	199
Annual Fee	500
ADIB Cashback Visa Platinum Card	1000
Annual Fee	1000
ADIB New Cashback Visa Card	4
Supplementary Card Annual Fee	4
ADIB Visa Cashback Card	4
Supplementary Card Annual Fee	4
ADIB New Cashback Visa Card	4
Supplementary Card Annual Fee	4

ADIB SHARE Cards	(in AED)
ADIB SHARE Visa Infinite Card	999
ADIB SHARE Visa Platinum Card	199
Supplementary Card Annual Fee	4
ADIB SHARE Visa Infinite Card	4
ADIB SHARE Visa Platinum Card	4
Supplementary Card Annual Fee	4
ADIB Ethad Cards	Free
ADIB Ethad Classic Card	299
ADIB Ethad Visa Platinum Card	199
ADIB Ethad Visa Signature Card	199
Supplementary Card Annual Fee	4
ADIB Ethad Classic Card	4
ADIB Ethad Visa Platinum Card	4
ADIB Ethad Visa Signature Card	4
Supplementary Card Annual Fee	4

ADIB Smiles Cards	(in AED)
ADIB Smiles Classic Card	299
ADIB Smiles Visa Platinum Card	199
ADIB Smiles Visa Signature Card	199
Supplementary Card Annual Fee	4
ADIB Smiles Classic Card	4
ADIB Smiles Visa Platinum Card	4
ADIB Smiles Visa Signature Card	4
Supplementary Card Annual Fee	4
ADIB Dana MasterCard	299
Supplementary Card Annual Fee	4
ADIB Dana Rewards Exclusive Card	1250
Supplementary Card Annual Fee	4
ADIB Fast Card	250
Supplementary Card Annual Fee	4
ADIB Fast Card	4
ADIB Value Card	250
Supplementary Card Annual Fee	4
ADIB Value Card	4
ADIB Edge Card	750
Supplementary Card Annual Fee	4
ADIB Edge Card	4
ADIB Spica Card	199
Supplementary Card Annual Fee	4
ADIB Spica Card	4
ADIB Booking Signature Card	299
Supplementary Card Annual Fee	4
ADIB Booking Signature Card	4
ADIB Booking Inflight Card	299
Supplementary Card Annual Fee	4
ADIB Booking Inflight Card	4
ADIB Emirates Skywards Card	2000
Supplementary Card Annual Fee	4
ADIB Emirates Skywards Card	4
ADIB Emirates Skywards World Card	1500
Supplementary Card Annual Fee	4
ADIB Emirates Skywards World Card	4
ADIB Emirates Skywards Elite Card	4500
Supplementary Card Annual Fee	4
ADIB Emirates Skywards Elite Card	4

ADIB Profit Rate	(in AED)
ADIB Profit Rate	2.30%
ADIB International Transaction Service Fee ¹¹	1.99%
Copy of Additional Statement Fee	45

Product	Transaction Transfer Fee*	Applicable Monthly Profit Rate**
Cash on Call	Up to 3%	Up to 2%
Easy Cash	Up to 3%	Up to 1%
Easy Installment Plan (EIP)	Up to 3%	Up to 0%
Buy-Now-Pay-Later	Up to 3%	0%

* Only applicable for Cash on Call Service
** VAT is included, the applicable monthly profit rate is a proportional share of the amount of the transaction that is added to EIP (not 0%, 1%, 2%, 3% or 4% is applicable for the agreed upon term, with any processing fees)

Transfer and Remittance	(in AED)
Exchange Rate on Inward and Outward Remittances	Prevailing Exchange Rate will apply ¹⁵
Exchange Rate applicable on foreign currency transfers, for example, USD inward received in an AED account, USD transfer between two AED accounts or other bank accounts in the UAE or outside the UAE	11
Exchange Rate applicable on same currency transfers, for example, GBP inward received in a GBP account, USD transfer between two USD accounts or other bank accounts in the UAE or outside the UAE	11
Inward Transfers and Remittances	Free
Fees and Charges for Inward Remittance received in AED currency from a bank in the UAE and credited to an account in UAE	Free
Fees and Charges for Inward Remittance received in any currency from a bank outside the UAE or for foreign currency transfer received from a bank in the UAE, and credited to an account with ADIB, with the following conditions will apply:	Free
If received with charge code RBN or OUR, for any conditions apply:	Free
Credit amount up to AED 500	37.5
Credit amount between AED 500.01 to AED 1,000 equivalent	50
Credit amount between AED 1,000.01 and above	75
Correspondent Bank Fee and Charges (if any)	May vary according to source and/or destination country, currency, and correspondent bank
Outward Transfers and Remittances	Free
Transfers and Remittances received through ADIB Branch	Free
Transfer to other ADIB accounts in the UAE in any currency	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	100
Transfer to other ADIB accounts in the UAE or outside the UAE	100
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	5
Transfer to other ADIB accounts in the UAE or outside the UAE	100
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	5
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	100
Transfer to other ADIB accounts in the UAE or outside the UAE	2
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	2
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	2
Transfer to other ADIB accounts in the UAE or outside the UAE	2
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and credited to an account with ADIB, in the UAE	Free
Transfer to other ADIB accounts in the UAE or outside the UAE	Free
Transfer to other ADIB accounts in the UAE in any other bank, in the UAE	Free
Transfer to other ADIB accounts in the UAE, and	