

Wealth Services Schedule Of Fees for UAE Residents - Effective 1st January, 2018.

Execution and dealing services (Part 2)¹

► Execution fees²

Portfolio size ³	Equity funds ⁴	Bond funds ⁵	Single securities ⁶
0 - US\$249,999	3.150%	2.100%	2.100%
US\$250,000 - US\$999,999	2.625%	2.100%	1.838%
US\$1,000,000 - US\$2,499,999	2.100%	1.575%	1.313%
US\$2,500,000 and above	1.313%	1.050%	0.788%

► ADCB funds

Name	Subscription fees
ADCB SICAV - ADCB UAE Equity Fund	2.100%
ADCB SICAV - MSCI UAE Index Fund	1.050%
ADCB SICAV - Arabian Index Fund	1.050%

► Systematic investment plans

Portfolio size ³	Setup fee ⁷ -Equity funds ⁴	Setup fee ⁷ - Bond funds ⁵	Monthly fees ⁸
0 - US\$249,999	2.100%	1.050%	1.050%
US\$250,000 - US\$999,999	1.575%	1.050%	1.050%
US\$1,000,000 - US\$2,499,999	1.050%	0.525%	1.050%
US\$2,500,000 and above	0.263%	0.000%	1.050%

► Core portfolios

Portfolio size ³	Fee
0 - US\$249,999	3.675%
US\$250,000 - US\$999,999	3.150%
US\$1,000,000 - US\$2,499,999	2.625%
US\$2,500,000 and above	1.838%
Redemption fees ⁸	Up to 1.050%

Custody services (Part 3)¹

Custody fee	0.210% per annum payable semi-annually on your portfolio size ³
Sale or dealing fee	0.053% of the nominal amount of the investment being sold or otherwise dealt with
Transfer fee⁹	AED 262.50 per investment

1. Of ADCB's Wealth Services Terms and Conditions available on www.adcb.com/termsandconditions and incorporated by reference.

2. Payable at the time of purchase of each investment.

3. The size of your investment portfolio including all current investments at market value, as determined by the Bank.

4. Includes multi asset, balance funds and target date funds.

5. Includes funds which hold debt instruments, such as bonds.

6. Includes debt instruments (such as bonds), exchange traded funds and equities.

7. The setup fee is a percentage of your monthly contribution amount multiplied by 12 payable on the date of the first monthly contribution.

8. Monthly fees are a percentage of your monthly contribution amount payable on the date of each monthly contribution.

9. Payable if your portfolio is redeemed (in whole or part) within 12 months of the investment, on the portion of the portfolio redeemed.

10. This fee is incurred if you transfer an investment from custody with the Bank to a third party.

All tariffs, fees and charges set out above are inclusive of 5% VAT to the extent those tariffs, fees and charges relate to a taxable supply or deemed supply of goods or services provided by the Bank to you after 1st January, 2018.

The fees above are subject to change without prior notice.