

# SCHEDULE OF FEES

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## ► OFFSHORE BANKING

# Schedule of Fees

Effective 1<sup>st</sup> May, 2019

Offshore Relationship Pricing	Privilege Club	Excellency	Private
Total Relationship Balance (in Offshore Accounts)*	USD 25,000	USD 50,000	USD 100,000
Monthly Account Maintenance Fees for not maintaining Total Relationship Balance	USD 15	USD 15	USD 15

\* Total Relationship Balance includes fixed deposits, current/savings/call (CASA) monthly average balance and the value of investments held in custody with ADCB Jersey.

Account Opening Amount	Current Account	Savings Account	Call Account
USD	USD 1,500	USD 1,500	USD 1,500
Other relevant currency	USD 1,500 equivalent	USD 1,500 equivalent	USD 1,500 equivalent

\* The above table indicates the minimum threshold for account opening, and total relationship balance should always be maintained according to segment criteria to avoid relationship based pricing as mentioned in the first table.

Offshore Account Services	Offshore Accounts
Cash withdrawal in relevant foreign currency	0.50% (flat) or minimum USD 10 or equivalent
Statement of Account (per cycle)/Estatement	Free
Teller Services: Cash Withdrawals for AED currency	Free
Duplicate Statement of Account (outside the cycle) <ul style="list-style-type: none"> <li>Up to 6 months</li> <li>Over 6 months</li> <li>Statement by e-mail</li> </ul>	Free USD 7.2 Free
Account closure	USD 100
Standing instructions <ul style="list-style-type: none"> <li>Setting up/amendment/cancellation</li> <li>Favouring other banks</li> <li>Penalty fee for insufficient funds</li> </ul>	Free Cost as Applicable USD 15

## Remittances

## Offshore Accounts

Inward remittances	Free				
<b>Outward remittances:</b>		<b>Bank Counter</b>		<b>ADCB Personal Internet Banking and Mobile Banking</b>	
	<b>Option</b>	<b>Processing Fee</b>	<b>Corresponding Charge</b>	<b>Processing Fee</b>	<b>Corresponding Charge</b>
• Transfers within ADCB	-	Free	Free	Free	Free
• Transfers within UAE (Central Bank Transfers)	SHARED	USD 25	Free	USD 15	Free
	OUR	USD 25	USD 28.6*	USD 15	USD 28.6*
• Transfers outside UAE (UAE Telex/SWIFT charges - (All Countries)**	SHARED	USD 25	Free	USD 15	Free
	OUR	USD 25	USD 28.6	USD 15	USD 28.6
• Cancellations/amendments	USD 20				
Drafts:					
• Issuance	USD 10				
• Stop Payment	USD 30				
• Banker's Cheque	USD 10				

\* First 6 transactions per month are free.

\*\* The receiving or intermediary banks may deduct additional charges, if applicable. If you have opted for 'OUR' option, an additional corresponding bank charge of USD 28.6 for all currencies will apply, as mentioned above. AED Currency transfer rate will apply, as applicable.

## Debit Cards

Debit Card Issuance:	
• Primary Card/1 <sup>st</sup> Supplementary Card	Free
• Additional Supplementary Debit Card	Free
• Debit Card Replacement (lost/stolen/damaged)	USD 7.2

Debit Cards - ATMs and POS Transactions	AED Debit Card	USD Debit Card	GBP Debit Card	EUR Debit Card
Usage Fee in UAE at ADCB ATMs: • Cash Withdrawal • Denial • Inquiry	Free Free Free	Free Free Free	Free Free Free	Free Free Free
Usage Fee in UAE at non ADCB ATMs (UAE Switch): • Cash Withdrawal • Denial • Inquiry	USD 1 USD 1 USD 1	USD 1 USD 1 USD 1	USD 1 USD 1 USD 1	USD 1 USD 1 USD 1
Usage Fee in Arab Gulf Cooperation Countries (GCC Switch ATM): • Cash Withdrawal • Inquiry	USD 2 USD 2	USD 2 USD 2	USD 2 USD 2	USD 2 USD 2
Usage Fee at International ATM i.e. Outside UAE and GCC: • Cash Withdrawal	USD 10	USD 10	USD 10	USD 10
Point of Sale Transactions: • Within UAE • Outside UAE	Free Free	Free Free	Free Free	Free Free
Foreign Currency transaction margin*	2%	2%	2%	2%

\* Foreign currency transaction margin is applicable when the Debit Card transaction currency is different from account currency and is levied on the wholesale foreign exchange market rate (including any processing fee) that is selected and applied by card scheme provider on the date of conversion.

Segment	ATM Daily Withdrawal Limit	Over the Counter Daily Withdrawal Limit	ATM & Over the Counter Daily Withdrawal Limit Combined
Privilege Club	AED 2,500 per day or currency equivalent	AED 2,500 per day or currency equivalent	AED 5,000 per day or currency equivalent
Excellency	AED 3,500 per day or currency equivalent	AED 3,500 per day or currency equivalent	AED 7,000 per day or currency equivalent
Private	AED 5,000 per day or currency equivalent	AED 5,000 per day or currency equivalent	AED 10,000 per day or currency equivalent

## Notes

- All charges and limits mentioned in the Offshore SOF for Privilege Club segment shall apply to reclassified Aspire customers as well
- Interest will not be paid if amount is less than: AED 15, or USD 5 and other foreign currency equivalent respectively for Savings/Call Account
- Postal charges as applicable
- For non USD accounts, charges will be levied in USD equivalent
- Cash deposits and cash withdrawals are strictly prohibited from Jersey Cash Settlement Account.

## Bank Anytime, Anywhere.

Call our Contact Centre or log on to ADCB Personal Internet Banking, 24 hours a day, 7 days a week, all year round and from anywhere in the UAE to benefit from these free services:

	ATMs	Contact Centre	ADCB Personal Internet Banking	ADCB Mobile Banking
• Balance enquiry	Free	Free	Free	Free
• Fund transfer (within same Customer ID)	Free	Free	Free	Free
• Statement	Free mini Statements	Free	Free	Free mini Statements

## Contact Centre Numbers

Privilege Club	600 50 8008
Excellency	600 50 2004
Private Banking	600 50 2322
Aspire	600 50 2030

Terms and Conditions apply.

# TALK TO US

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- ▶ Visit [adcb.com](http://adcb.com) to learn more
  - ▶ SMS 'OFFSHORE' to 2626 for an advisor to call you back
  - ▶ For more information, please contact your Relationship Manager or call 600 50 2030
  - ▶ Visit your nearest **ADCB branch**
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## Disclaimer

ADCB Offshore Banking – Jersey Branch is a registered business name of Abu Dhabi Commercial Bank PJSC, Jersey Branch ("ADCB Jersey"), which is regulated by the Jersey Financial Services Commission. Its principal place of business in Jersey is 27 Hill Street, St Helier, JE2 4UA. The registered head office of Abu Dhabi Commercial Bank is at Abu Dhabi Commercial Bank Head Office Building, Sheikh Zayed Street, Plot C-33, Sector E-11, P.O. Box 939, Abu Dhabi, U.A.E. Abu Dhabi Commercial Bank's latest financial statements may be viewed at [www.adcb.com](http://www.adcb.com). ADCB Jersey is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website: [www.gov.je/dcs](http://www.gov.je/dcs), or on request.