

**NBO-UAE**

**Standard Pricing Guide  
2024**



## CASH MANAGEMENT

Description	Fee/Charges	
<b>Savings accounts</b>		
Interest bearing	Minimum deposit balance	AED 3,000.00
	Below maintaining balance charges	AED 25.00 p.m
Non-interest bearing	Minimum deposit balance customers & pensioner	AED 3,000.00
	Below maintaining balance charges	AED 25.00 p.m
<b>Current Accounts</b>		
Individual	Minimum deposit balance	AED 3,000.00
	Below maintaining balance charges	AED 25.00 p.m
Business	Minimum deposit balance FCY (OMR, USD, EUR & GBP)	FCY Equivalent of AED 10,000.00
	Minimum deposit balance customers & pensioner	AED 200.00 p.m.
	Below maintaining balance charges	AED 100.00/half year

## CASH MANAGEMENT - (Continued)

Description	Fee/Charges
<b>Call Accounts</b>	
Minimum deposit balance (AED accounts)	AED 50,000.00
Minimum deposit balance (USD accounts)	USD 10,000.00
Below maintaining balance charges p.m.	AED 200.00 p.m.

<b>Fixed deposit account</b>	
Minimum deposit required (AED Accounts)	AED 3,000.00
Minimum deposit required (USD Accounts)	USD 10,000.00
Premature withdrawal	1% less than the rate for the actual tenor prevailing on the date of deposit

<b>Account statement</b>		
Statement of account (per cycle)	Per Cycle	Free
	Outside the Cycle	AED 25.00

<b>Account closing</b>		
For savings account	If within 1 year of opening	AED 100.00
For current account - individual	If within 1 year of opening	AED 100.00
For current account - business	If within 1 year of opening	AED 200.00

## CASH MANAGEMENT - (Continued)

Description	Fee/Charges
<b>Dormancy</b>	
Savings/current account	Nil
<b>ATM</b>	
First Issuance	Free
Replacement - damaged	AED 25.00
Replacement - stolen/lost	AED 25.00
<b>Cheque book</b>	
First cheque book - 25 leaves (individual accounts only)	Free
Succeeding cheque books - 25 leaves (individual accounts only)	AED 25.00
Cheque books - 50 leaves	AED 50.00
Cheque books - 100 leaves	AED 100.00

## CASH MANAGEMENT - (Continued)

Description	Fee/Charges	
<b>Cheque collection</b>		
Inward	UAE	NIL
	Oman	NIL
	Other countries	AED 80.00
Outward	UAE	NIL
	Oman	AED 200.00
	Other countries	AED 133.00
<b>Cheque photo copy / Old records (Corporate accounts)</b>		
Less than 1 year	AED 150.00 per document	
Over 1 year	AED 250.00 per document	
<b>Stop payment (Individual)</b>		
Per cheque	AED 50.00	
<b>Stop payment (Corporate)</b>		
Per cheque	AED 200.00	

## CASH MANAGEMENT - (Continued)

Description	Fee/Charges	
<b>Cheque return charges - financial</b>		
Individual	AED 100.00	
Corporate	AED 200.00	
<b>Liability / No liability certificate (Individual)</b>		
	AED 60.00	
<b>Audit confirmation</b>		
	AED 200.00	
<b>Remittances</b>		
Inward remittance	Individual account	NIL
	Company account	AED 40.00
Outward (our customer)	UAE/GCC countries	AED 50.00
	Other countries	AED 80.00
Outward (seamless - swift through)	AED 90.00	

## CASH MANAGEMENT - (Continued)

Description	Fee/Charges
<b>Fx transaction</b>	
	2%
<b>Standing instructions</b>	
Set-up charges	AED 50.00
Penalty for I/F	AED 25.00
<b>Balance order</b>	
	AED 50.00
<b>Pay order</b>	
Issuance	AED 30.00
Cancellation	AED 35.00
<b>Demand drafts</b>	
Issuance	AED 30.00
Cancellation	AED 35.00