

NBO-UAE Standard Pricing Guide 2026

Description		Fees/Charges
Savings accounts		
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.
Current account		
Individual	Minimum deposit balance	AED 3,000.00
	Below maintaining balance charges	AED 25.00 p.m.
Business	Minimum deposit balance	AED 250,000.00
	Below maintaining balance charges	AED 400.00 p.m.
	Maintenance charges	AED 100/half year
Call account		
Minimum deposit balance		AED 10,000.00
Below maintaining balance charges		AED 200.00 p.m.
Fixed deposit account		
Minimum deposit required		AED 10,000.00
Premature withdrawal	1% less than the rate for the actual tenor prevailing on the date of deposit	
Account statement		
Statement of account (per cycle)	Per cycle	Free
	Outside the cycle	AED 25.00
Account closing		
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
Dormancy		
Savings/current account (non-operative for 24 months)		Nil
Cheque book		
First cheque book - 25 leaves (individual accounts only)		Free
Succeeding cheque books - 25 leaves		AED 25.00
Cheque books - 50 leaves		AED 50.00
Cheque books - 100 leaves		AED 100.00
Cheque collection		
Inward	UAE	NIL
	Oman	NIL
	Other countries	AED 80.00
Outward	UAE	NIL
	Oman	AED 200.00
	Other countries	AED 133.00

Description		Fees/Charges
Cheque photo copy / Old records (Corporate accounts)		
Less than 1 year	AED 150.00 per document	
	AED 250.00 per document	
Over 1 year	AED 250.00 per document	
Stop payment/cheque		
Individual	AED 50.00	
Corporate	AED 200.00	
Cheque marked Good for Payment		
Individual	NIL	
Corporate	AED 200.00	
Cheque return charges - financial		
Individual	AED 100.00	
Corporate	AED 200.00	
Salary Loans		
Processing Fee	1% of loan amount. Min AED 500 and Max 2,500.00	
Processing Fee - Top-Up	1% of the top-up loan amount. Min AED 500 and Max AED 2,500.00	
Insurance	0.368 per 1,000.00	
Early Prepayment Including EOSB/Partial Payment	1% loan prepayments	
Installment Waiver/Deferment	AED 100.00 per deferment	
Loan Rescheduling Fees	AED 250.00	
Loan Cancellation Fees	AED 100.00	
Late Payment Fees	2% of the delayed amount	
No Liability Certificate	AED 100.00	
Liability Letter	AED 100.00	
Balance Confirmation		
		AED 150.00
Audit confirmation		
		AED 300.00
Remittances		
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	
Fx transaction		
		2%

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Description	Fees/Charges
Standing instructions	
Set-up charges	AED 100.00
Penalty for I/F	AED 25.00
Balance order	
	AED 50.00
Pay order	
Issuance	AED 50.00
Cancellation	AED 35.00
Demand drafts	
Issuance	AED 50.00
Cancellation	AED 35.00
Online Banking	
Online banking	AED 500
Subsidiary account addition	AED 100
Monthly maintenance fees transaction	AED 200
Monthly maintenance fees	AED 100
Token charges	Free up to 2 users Additional AED 200 per token
Reporting for upto 12 months in PDF, Excell, MT940	Free

Description	Fees/Charges
Payment Services	
Book Transfer within own accounts in UAE	Free
Book Transfer within NBO accounts in UAE	Free
Fund Transfer from UAE to Oman within NBO	AED 50
Fund Transfer between NBO Oman accounts	AED 50
Central Bank transfers within UAE in LCY	AED 50
Fund Transfer from UAE to Other Banks in Oman (ACH & RTGS)	AED 50
Fund Transfer from UAE to Other Banks in Oman (non OMR)	AED 50
Fund Transfer from Oman to Other Banks in Oman (ACH & RTGS)	AED 50
Fund Transfer from Oman to Other Banks in UAE (FTS)	AED 50
Foreign currency transfers in UAE	AED 50
Foreign currency transfers within GCC	AED 50 excluding corresponding charges if any
Foreign currency transfers outside GCC	AED 80 excluding corresponding charges if any
Cash Withdrawal Charges from Teller	
Up to AED 500,000 per day	NIL
Above AED 500,000 per day	AED 500

Trade services schedule of charges (exclusive of vat)

Products	Charges
Import documentary credit (LC)	
Import LC Issuance Commission	1.5% p.a (min 3 months) - min AED 500.00
Import LC Amendment Commission - (Increase in value / Extend expiry date)	As calculated for LC issuance - min AED 500.00
All other amendments	Min AED 350.00 / + Swift charges
Revolving LC Commission - Import	0.125% per month (Min 3 months) Min AED 500.00
Reinstalment Commission on Revolving LC - Import	0.125% per month of each reinstatement (Min 3 months) Min AED 500.00
Stand-By LC issuance Commission - Import	2% per annum (Min 3 months) Min AED 1000.00
Acceptance Commission - Import	In addition to the opening commission, where Documentary credits call for usance drafts. Or stipulate deferred payments terms, irrespective of the LC expiry date. Charges will be calculated as per LC Issuance Commission from the date of acceptance to the maturity of the draft or date of payment is applicable. In any event, a minimum of AED 500.00 will be levied.
Cancellation of Unutilised LC (Full LC value)	AED 500.00
Swift charges for LC issuance	AED 500.00
Swift charges for LC Amendment	AED 300.00
Documents under import LC	
Handling charges of Discrepant Documents	AED 550.00
Documents presented under expired / closed LC	0.125 % flat of bill value Min AED 500.00
Reimbursement Commission / Documents settlement Commission	AED 280.00 or USD75.00
Excess Drawing	First AED100K 0.125% per month Balance. 0.0625% per month (Min 3 months) Min AED 500.00
Commission in Lieu of Exchange (Foreign Currency Documents)	0.25 % of the documents value (Min AED 250.00) Where there is no forward contract or alternate conversion of FX made with NBO.
Loan against Import LC-TR / LAI	Interest rate as per arrangement + handling fee of AED 250.00
Pre-payment of Own LC	Interest rate as per arrangement + handling fee of AED 250.00
Extension of LC-TR /LAI Tenor	Interest rate as per arrangement + handling fee of AED 250.00
Tracer charges	AED 100.00 per tracer
Inward documents for collection	
Handling Commission	0.125% Flat of bill value Min AED 250.00
Amendment of Documents	0.125% Flat on increase in bill value Plus AED 100.00
Avalization of Draft	0.125% per month of draft value (Min 3 months) Min AED 500.00
Documents transferred to another Bank	0.125% Flat of bill value Min AED 250.00
Documents Delivered Free of Payment	0.125% Flat of bill value Min AED 250.00

Products	Charges
Commission in Lieu of Exchange (Foreign Currency Documents)	0.25 % flat of the documents value (Min AED 250.00) Where there is no forward contract or alternate conversion of FX made with NBO.
Administrative fees on documents held unpaid after one month of sight or Due date (Safe Keeping)	AED 150.00 per month
Document if Return unpaid/ Unaccepted	AED 250.00 + Courier
Loan against Imports (LAI) / Trust Receipts (TR)	Interest rate as per arrangement + AED 250.00
Extension of LAI/ TR Tenor	Interest rate as per arrangement + AED 250.00
Tracer charges	AED 100.00 per tracer
Export documentary credit (export LC)	
LC Advising	For customers -AED 300.00 & for non-customers - AED500.00
Amendment Advising fee	For customers -AED 200.00 & for non-customers - AED300.00
Assignment of Proceeds	0.125% flat of assignment value Min AED 1,000.00
Document return charges (unpaid/unaccepted)	AED 250.00 + Courier
Transfer Commission	1.00 % flat on transferred amount Min AED 1,000.00
Confirmation of Documentary credits opened by other Banks	Confirmation of Credits is based on the Bank /Country Risk consideration and will be charged upfront on the face value of the credit for each three - month period or part thereof, subject to a minimum of AED 500.00
Documents under export LC	
Handling commission / Negotiation Commission	0.125% Flat of bill value Min AED 250.00
Amendment of Documents	0.125% Flat on increase in bill value Plus AED 100.00 for each swift message
Handling charges of Discrepant Documents	AED 250.00
Bill settlement Commission	AED 100.00 per payment processing
Commission in Lieu of Exchange (Foreign Currency Documents)	0.25 % flat of the documents value (Min AED 250.00) Where there is no forward contract or alternate conversion of FX made with NBO.
Discounting of LC Bills	Agreed interest rate + handling commission (If not recovered earlier)
Tracer charges	AED 100.00 per tracer
Outward documents for collection	
Handling Commission	0.125% Flat of bill value Min AED 250.00
Amendment of Documents	0.125% Flat on increase in bill value Plus AED 100.00
Documents Returned Unpaid	AED 100.00 + Collecting Bank charges
Document settlement Commission	AED 100.00
Discount under Client Risk	Applicable interest rate + Handling commission (If not recovered earlier).
Discount of Bills avalized by other Bank	Applicable interest rate + flat fee of AED 500.00
Commission in Lieu of Exchange (Foreign Currency Bills)	0.25 % flat of the documents value (Min AED 250.00) Where there is no forward contract or alternate conversion of FX made with NBO.
Tracer charges	AED 100.00 per tracer

Trade services schedule of charges (exclusive of vat)

Products	Charges
Guarantees	
Issuance Commission	1.5% p.a (min 3 months) - min AED1,000.00 for close ended Guarantees 2% p.a (min 3 months) - min AED1,000.00 for open ended Guarantees
Issuance against counter Guarantee of correspondent Banks	Bank risk commission as per arrangement min AED 1,000.00
Amendment of value & expiry against counter Guarantee of correspondent Banks	Bank risk commission as per arrangement min AED 500.00
Guarantees Advised through a correspondent Bank	0.15% per month (min 3 months) min AED 400.00 + Correspondent Bank charges
Re issuance	AED 250.00
Amendments on value & expiry	0.125% per month (min 3 months) min AED 500.00
Amendments other than value & expiry	AED 350.00
Advising other Banks Guarantees	AED 400.00
Shipping guarantees / delivery orders	
Issuance Commission	With 100% Margin AED 500.00 With out Margin 0.125% flat of invoice value min AED 500.00
Redeemed after one month of issuance	0.125% flat of " invoice value less margin held" (min AED 250.00) Plus postage AED 75.00 (If applicable)

Products	Charges
Invoice financing- purchase & sales	
Discounting processing charges	AED500.00 flat per bill
Handling Commission	0.125% flat of the invoice value (min AED500.00) + Interest rate as per arrangement.
Extension of Purchase or sales invoice Financing	Applicable Interest rate + AED 500.00
Early settlement	AED300.00 per bill
Other trade related charges	
SWIFT	AED 100.00
COURIER	
International	AED 300.00
Local	AED 150.00
Over - due charges - applicable for all funded trade exposures not settled on respective due dates	3.00% above agreed interest rate for delayed period until settlement or as per arrangement.