

NBO-UAE

Standard Pricing Guide

2025



CASH MANAGEMENT

Description		Fee/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 Accounts		
Individual	Minimum deposit balance	AED 3,000.00
	Below maintaining balance charges	AED 25.00 p.m
Business	Minimum deposit balance	AED 250,000
	Below maintaining balance charges	AED 400.00 p.m.
	Maintenance charges	AED 100.00/half year

CASH MANAGEMENT - (Continued)

Description		Fee/Charges
Call Accounts		
Minimum Deposit Balance		AED 10,000.00
Below Maintaining Balance Charges p.m.		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

CASH MANAGEMENT - (Continued)

Description		Fee/Charges	
ATM			
First Issuance		Free	
Replacement - damaged		AED 25.00	
Replacement - stolen/lost		AED 25.00	
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	

CASH MANAGEMENT - (Continued)

Description	Fee/Charges
Cheque photo copy / Old records (Corporate accounts)	
Less than 1 year	AED 150.00 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

CASH MANAGEMENT - (Continued)

Description	Fee/Charges
Salary Loans	
Processing Fee	1% of loan amount. Min AED 500 and Max AED 2,500
Processing Fee - Top-Up	1% of the top-up loan amount Min AED 500 and Max AED 2,500
Insurance	0.368 per 1,000
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 60.00
Liability Letter	AED 60.00
Balance Confirmation	
	AED 100.00

CASH MANAGEMENT - (Continued)

Description		Fee/Charges
Audit confirmation		
		AED 250.00
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%
Standing instructions		
Set-up charges		AED 100.00
Penalty for I/F		AED 25.00
Balance order		
		AED 50.00

CASH MANAGEMENT - (Continued)

Description	Fee/Charges
Pay order	
Issuance	AED 30.00
Cancellation	AED 35.00
Demand drafts	
Issuance	AED 30.00
Cancellation	AED 35.00
Online Banking	
One time Fees	AED 500
Subsidiary account addition	AED 100
Monthly Maintenance fees Transaction	AED 200
Monthly Maintenance fees VIEW	AED 100
Token Charges	Free- up to 2 users- Additional AED 200 per token
Reporting for upto 12 months in PDF, Excell, MT940	Free

CASH MANAGEMENT - (Continued)

Description	Fee/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