

	Average Customer Relationship Balance		Insufficient Minimum Balance Charges	
	AED 100,000		AED 500	
Account Services				
Relationship Closure			AED 500	
Additional Account Opening (FCY)			AED 250 per annum	
Account Closure			AED 250	
Existing Account Maintenance Charges (FCY)			AED 250 per annum	
Offshore (Resident)			AED 2,500	
Offshore Account (Non-Resident)			AED 10,000	
Changes to Signatories / Legal Documents / Limits, etc.			AED 250	
Account Reactivation / Deactivation Charges			AED 200	
Inactive Account Maintenance			AED 100 per month	
Check Protect Service			AED 1,500 per annum	
Check Collection Charges				
Outgoing Collection Checks (FCY)			AED 100 + Correspondent Bank Charges + AED 60 if couriered abroad	
Outgoing Collection Checks (LCY)			AED 50 + Correspondent Bank Charges	
Incoming Collection Checks			For Transfers : AED 100 + Outgoing Funds Transfer Charges as applicable For Draft Issuance : AED 100 + Draft Issuance Charges as applicable	
Returned Outgoing Collection Checks / USD Collection Checks Payable in USA			AED 200 + Correspondent Bank Charges	
Returned Incoming Clearing Checks / Collection Checks / USD Collection Checks Payable in USA			AED 500	
Returned Outward Clearing Checks / USD Collection Checks Payable in USA			AED 50	
USD Collection Checks Payable in USA			0.25% of Instrument or min AED 100 (whichever is higher)	
Check Warehousing				
Setup Fee			AED 500	
Commission			AED 50 per Check	
Temporary Overdraft				
Fee			AED 1,000 per transaction	
ATM / Debit Card				
Issuance of Citibank ATM / Debit Card			AED 500	
Replacement / PIN Maintenance Fee			AED 200	
Citibank ATM Transactions in UAE or Abroad			Free	
Non-Citibank ATM Transactions in UAE			2 Free transactions per month, AED 2 per additional transaction	
Non-Citibank ATM Transactions Abroad			AED 20 per transaction	
'View Only' Service				
Applying for 'View Only'			AED 100	
Changing from full internet banking to 'View Only' or vice versa			AED 100	
Check Book Services				
First Check Book (30 leaves)			Free	
Subsequent Check Books (30 Leaves)			AED 50 per Check Book	
Special Check Books (50 Leaves)			AED 100 per Check Book + Printing Fee	
Stop Payments			AED 250 per Check (maximum AED 1,000)	
Check Certification Charges			AED 100	
Check Book Destruction			AED 100 per Check Book	
Copies of Check:				
Less than 2 months old			AED 50 per Check	
2-6 months old			AED 100 per Check	
Older than 6 months			AED 200 per Check	
Standing Instructions (S/I)				
Fee			AED 100	
Penalty for Insufficient Funds			AED 100	
Demand Draft/Manager Check				
Fees on issuing Demand Drafts (FCY)			0.10% of Demand Draft amount or USD 10, whichever is higher (maximum USD 50)	
Fees on issuing Manager Checks (LCY)			0.10% of Demand Draft amount or AED 25, whichever is higher (maximum AED 200)	
Demand Draft/Manager Check Cancellation Charges			AED 250	
Funds Transfer Charges				
Transfer Amount			Branch Fee per Transfer	
Amounts in AED / USD (for other currencies equivalent in AED)	AED	USD	Citibank Online Fee per Transfer	
0 to 50,000	100	30	AED	USD
50,001 to 100,000	120	40	50	10
100,001 and above	140	50	50	15
			NA	25
Swift Copy Charges	AED 100		Local Currency Funds Transfer AED 50	
Tracer Charges / Inquiry Telex Charges	AED 100		Citibank Global Transfer (Outgoing) USD 5	
Incoming Fund Transfer Fees				
Foreign Currency Incoming Payments			AED 50 or equivalent in FCY	
Customer Initiated Funds Transfer Confirmation			AED 100 per call back	
Incoming Local Funds Transfer			Free	
Bank Statements (1 Free per quarter)	Daily	Weekly	One off Additional	
Additional per month charges per account / current month	AED 100	AED 25	AED 10	
Additional Monthly Statement Copies:				
Less than 2 months old			AED 25	
2-6 months old			AED 50	
Older than 6 months			AED 100	
Documentation Retrieval			AED 250	
Credit or Debit Advice Copy			AED 25 per Advice Copy	
Legal / Governmental Letters				
Audit Report / Balance Confirmation Letter / Reference Letter			AED 500	
Capital Letter Issuance			1% of capital amount or AED 3,000 (whichever is higher)	
Non-receipt of valid Trade License			AED 500 after 30 days + AED 1,000 after 60 days	
Dubai Economic Smart Chip Charges			AED 150	
Signature Verification Charges			AED 50	
Loans and Credit Facilities				
Setup Fees for Facilities secured by Cash / Investments			2% of facility amount	
Lending Facilities				
Processing Fees			3% of loan amount or AED 1,000 (whichever is higher)	
Early Settlement Fees			5% of outstanding principal amount	
Delayed Payment / Equal Monthly Installments (EMI) Check Return Insufficient Funds			AED 750	
Non Maintenance of Account Throughput			AED 750	
Replacement of Post Dated Checks (PDC)			AED 250	
Reschedule Charges			AED 1,000	
Liability Letter			AED 500	
Export Letter of Credit				
Advising / Extension / Amendment Charges			1% of LC amount or AED 350 (whichever is higher)	
Negotiation of Documents			0.250% flat or AED 500 (whichever is higher)	
Approval / Collection			0.250% flat or AED 500 (whichever is higher)	
Discounting			As per customer agreement	
Import Letter of Credit				
Commission			3% or AED 750 per annum (whichever is higher)	
Trust Receipt Loan Pre-Settlement			AED 750	
Telex Charges (Full Telex)			AED 300	
Amendment Telex			AED 100	
Acceptance Commission			0.25% flat per month	
Shipping Guarantee			1% of invoice value or AED 100 (whichever is higher)	
Bank Guarantee				
Commission			3% or AED 750 per annum (whichever is higher)	
Labour Guarantee			1.5% or AED 750 per annum (whichever is higher)	
Extension / Amendment			1.5% or AED 750 per annum (whichever is higher)	
Non Standard Format			AED 1000	
Collection Documents				
Outgoing / Incoming:				
Documents if settled in LCY / FCY			0.375% or AED 500 (whichever is higher) + Courier charges	
Tracer Charges			AED 75	
Foreign Exchange Related Fees				
Foreign Exchange Withdrawal Fee and Deposits Fee			1%	
Local / Branch Cash Deposit			Free	