

# Schedule of Fees and Charges

December 2018

## Branch Banking and Wealth Management

### Product / Service Description

<b>Personal Account</b>	<b>Samba Account</b>	<b>Sambagold Account</b>	<b>Sambadiamond Account</b>
Minimum Balance (end of period)	AED 3,000	AED 3,000	AED 3,000
Breach of Min Balance (Monthly)	AED 25	AED 10	Free
Account Closure fee	AED 100	AED 100	AED 100
Standing Instruction Set up	AED 50	AED 25	Free
Penalty fee for insufficient funds for Standing orders	AED 25	AED 25	AED 25
Account balance / Reference letter	AED 50	AED 25	Free
No Liability / Liability Certificate	AED 60	AED 60	AED 60
Release Letter	AED 50	AED 50	AED 50
Statement of account (within cycle)	Free	Free	Free
Statement of account (outside cycle)	AED 25	AED 10	Free
FCY Deposit (Same CCY or Other)	1% of the amount	0.75% of the amount	0.50% of the amount
FCY withdrawal (Same CCY or Other)	1% of the amount	0.75% of the amount	0.50% of the amount
<b>ATM / Debit Card</b>	<b>Samba Account</b>	<b>Sambagold Account</b>	<b>Sambadiamond Account</b>
Issuing Debit card	Free	Free	Free
Issuing supplementary Debit card	AED 25	Free	Free
Replacing Secret Pin code	AED 25	Free	Free
Replacing lost or stolen Debit card	AED 25	Free	Free
Samba UAE ATM fees	Free	Free	Free
Sales Voucher copy fee	AED 25	AED 10	Free
<b>Cheques</b>	<b>Samba Account</b>	<b>Sambagold Account</b>	<b>Sambadiamond Account</b>
Additional cheque book request (First cheque book complimentary)	AED 1 per leaf	AED 0.50 per leaf	Free
Cheques returned drawn on the account (per instrument/cheque)	AED 100	AED 100	AED 100
Cheques for collection within the UAE	Free	Free	Free
Cheques for collection outside UAE	AED 250	AED 150	Free
Stop Payment (per instrument / cheque)	AED 50	AED 25	Free
Copy of Old cheques	AED 10 (<=1 yr) AED 20 (>=1 yr)	AED 5 (<=1 yr) AED 10 (>=1 yr)	Free
<b>Managers cheque / Demand Drafts</b>	<b>Samba Account</b>	<b>Sambagold Account</b>	<b>Sambadiamond Account</b>
Issuance / Cancellation of Managers Cheque	AED 30	AED 15	Free
Issuance / Cancellation of Demand Drafts	AED 30	AED 15	Free
<b>Fund / Wire Transfers</b>	<b>Samba Account</b>	<b>Sambagold Account</b>	<b>Sambadiamond Account</b>
Inward Remittance (LCY)	Free	Free	Free
Outward Remittance Branch (LCY)	AED 5	AED 5	Free
Outward Remittance Online (LCY)	AED 1	AED 1	Free
Inward Remittance (FCY)	Free	Free	Free
Outward Remittances (Within UAE FCY)	0.10% of Amount (Min AED 25 Max AED 350)	0.10% of Amount (Min AED 25 Max AED 350)	Free
Outward Remittances (Outside UAE)	0.10% of Amount (Min AED 25 Max AED 350)	0.10% of Amount (Min AED 25 Max AED 350)	Free
Recall or Amendment of TT Funds / TT Return / Investigation of TT Status (per request)	AED 50	AED 25	Free
SWIFT copy charges	AED 15	Free	Free
<b>Deposits</b>	<b>Samba Account</b>	<b>Sambagold Account</b>	<b>Sambadiamond Account</b>
Prematural Withdrawal Charge (Full or Partial)	Rate of Actual tenor, less 1%		
Overdraft against deposits	2% above the deposit rate		
<b>Wealth Management</b>	<b>Samba Account</b>	<b>Sambagold Account</b>	<b>Sambadiamond Account</b>
Class A Mutual Funds	Max upfront charge of 5% on subscription amount		
Fixed Income Securities	Max upfront charge of 3% on subscription / redemption amount. Max 1% on portfolio transfer amount		
Exit / Surrender Charges	If applicable, will be applied by the fund house / product provider / issuer. Refer to product terms & conditions		
Overdraft / Leverage against investments	Upto 4.00% p.a.		
Single Premium Plans	Max. upfront charge of 3% on subscription amount		

## Personal Finance

### Personal Finance

Segment	APR (Reducing Balance)
Personal Installment Loan (PIL)	9 to 26% per annum
Salary Transfer Loan (STL)	9 to 26% per annum
Early settlement	
Early settlement from same bank loans <sup>^</sup>	1% of remaining balance, max of AED 10,000
Early settlement from other bank loans <sup>^</sup>	1% of the outstanding balance of the loan, max of AED 10,000
Final settlement from other sources/End of service benefits (EOSB) <sup>^</sup>	1% of remaining balance, max of AED 10,000
Loan top-up <sup>^</sup>	1% of the top-up amount (Minimum AED 500 maximum AED 2,500)
Processing fee <sup>^</sup>	1% of the loan amount (Minimum AED 500 maximum AED 2,500)
Delayed payment penalty charges <sup>^</sup>	AED 200
Credit Life Insurance <sup>^</sup>	Up to 1.5% of the loan amount
Loan rescheduling fee <sup>^</sup>	AED 250
Loan cancellation fee <sup>^</sup>	AED 100
Liability Letter Fee <sup>^</sup>	AED 60
Clearance Letter Fee <sup>^</sup>	AED 60

### Al-Khair Personal Finance

Segment	Tawaruq Mark-up
Personal Installment Finance (PIF)	9 to 26% per annum
Salary Transfer Finance (STF)	9 to 26% per annum
Early settlement	
Early settlement from same bank finance <sup>^</sup>	1% of remaining balance, max of AED 10,000
Early settlement from other bank finance <sup>^</sup>	1% of the outstanding balance of the loan, max of AED 10,000
Final settlement from other sources/End of service benefits (EOSB) <sup>^</sup>	1% of remaining balance, max of AED 10,000
Finance top-up <sup>^</sup>	1% of the top-up amount (Minimum AED 500 maximum AED 2,500)
Processing fee <sup>^</sup>	1% of the loan amount (Minimum AED 500 maximum AED 2,500)
Delayed payment penalty charges <sup>^</sup>	AED 200
Takaful charges <sup>^</sup>	Up to 1.5% of the loan amount
Finance Re-Scheduling fee <sup>^</sup>	AED 250
Finance Cancellation Fee <sup>^</sup>	AED 100
Liability Letter Fee <sup>^</sup>	AED 60
Clearance Letter Fee <sup>^</sup>	AED 60

<sup>^</sup> 5% VAT (Value Added Tax) is applicable over and above these changes

## Credit Cards

### Credit Cards

	Silver	Gold	Titanium	Platinum
Joining Fee <sup>^</sup>	NIL	AED 99	AED 100	NIL
<b>Annual Membership Fee<sup>^</sup></b>	<b>Silver</b>	<b>Gold</b>	<b>Titanium</b>	<b>Platinum</b>
Primary Samba Credit Card	AED 150	Free	Free	AED 399 (AED 299 from 2nd year onwards)
Supplementary Credit Card	Free	Free	Free	Free
<b>Fees, Rates and Charges (for all Credit Cards)</b>	<b>Silver</b>	<b>Gold</b>	<b>Titanium</b>	<b>Platinum</b>
Interest rate on unpaid retail balances on Credit Card (per month)	3.15%	3.15%	3.15%	3.15%
Interest rate on unpaid cash balances on Credit Card (per month)	3.15%	3.15%	3.15%	3.15%
Late Payment Fee	AED 149	AED 149	AED 199	AED 149
Overlimit Fee	AED 149	AED 149	AED 199	AED 149
Cash Advance Fee <sup>^</sup>	3% of the cash advance amount or AED 75 whichever is higher	3% of the cash advance amount or AED 75 whichever is higher	3% of the cash advance amount or AED 99 whichever is higher	3% of the cash advance amount or AED 75 whichever is higher
International Transaction Processing	Up to 3%	Up to 3%	3.25%	Up to 3%
Dynamic currency conversion (DCC)**	NA	NA	1.25%	NA

Card Replacement fee <sup>^</sup>	AED 50
Additional copy of Credit Card Statement <sup>^</sup>	AED 25 per statement requested
Credit Shield Insurance premium	0.69% of statement balance
Manager's Cheque issued for Credit Balances <sup>^</sup>	AED 30
Outgoing Cheque Processing Fee (FCY Cheques) <sup>^</sup>	AED 50 + Correspondent Bank Charges + Courier charges
Sales Draft Copy <sup>^</sup>	AED 50
Dial-A-Draft Processing Fees <sup>^</sup>	1.5% of transaction amount
Liability Letter Charges <sup>^</sup>	AED 50
Minimum Payment Due	4% of statement outstanding or AED 200 whichever is higher. If statement outstanding is less than AED 200, then full statement outstanding is due.
Returned Cheque Fee <sup>^</sup>	AED 100

Charged Benefits (for all Credit Cards)	Flat Rate per month	Reducing Balance Rate on 12 month tenor	Tenor in Months	Processing Fee <sup>^</sup>	Early Settlement Fee <sup>^</sup>
Samba Installment Plan	1.25%	23.53%	From 6 - 36 months	Upto 4%	1% of remaining balance
Cash On Phone	upto 1.5%	31.71%			
Balance Transfer	upto 1.5%	31.71%			

### Al-Khair Credit Cards

	Silver	Gold	Titanium	Platinum
Joining Fee <sup>^</sup>	NIL	AED 99	AED 100	NIL
<b>Annual Membership Fee<sup>^</sup></b>	<b>Silver</b>	<b>Gold</b>	<b>Titanium</b>	<b>Platinum</b>
Primary Samba Credit Card	AED 150	Free	Free	AED 399 (AED 299 from 2nd year onwards)
Supplementary Credit Card	Free	Free	Free	Free
<b>Fees, Rates and Charges (for all Credit Cards)</b>	<b>Silver</b>	<b>Gold</b>	<b>Titanium</b>	<b>Platinum</b>
Profit rate (Tawaruq mark-up) on unpaid retail balances on Credit Card (per month)	3.15%	3.15%	3.15%	3.15%
Profit rate (Tawaruq mark-up) on unpaid cash balances on Credit Card (per month)	3.15%	3.15%	3.15%	3.15%
Late Payment Fee	AED 149	AED 149	AED 199	AED 149
Overlimit Fee	AED 149	AED 149	AED 199	AED 149
International Transaction Processing	Up to 3%	Up to 3%	3.25%	Up to 3%
Dynamic currency conversion (DCC)**	NA	NA	1.25%	NA

Cash Advance Fee <sup>^</sup>	AED 50
Card Replacement fee <sup>^</sup>	AED 50
Additional copy of Credit Card Statement <sup>^</sup>	AED 25 per statement requested
Takaful fee	AED 6.90 for every AED 1000
Manager's Cheque issued for Credit Balances <sup>^</sup>	AED 30
Outgoing Cheque Processing Fee (FCY Cheques) <sup>^</sup>	AED 50 + Correspondent Bank Charges + Courier charges
Sales Draft Copy <sup>^</sup>	AED 50
Dial-A-Draft Processing Fees <sup>^</sup>	1.5% of transaction amount
Liability Letter Charges <sup>^</sup>	AED 50
Minimum Payment Due	4% of statement outstanding or AED 200 whichever is higher. If statement outstanding is less than AED 200, then full statement outstanding is due.
Returned Cheque Fee	AED 100

<sup>^</sup> 5% VAT (Value Added Tax) is applicable over and above these charges

\*\*Any card transactions presented in foreign currency that you choose to pay in AED at point-of-sale via dynamic currency conversion ("DCC") or any online card transactions on overseas websites in AED will be subject to an administrative fee of 1.25% on the card transaction amount.

## Trade Finance Operations

Product Name	Margin	Commission	Min. Commission
<b>Import Letters of credit</b>			
L/C Issuance	As per agreement	0.00125 / Month (Minimum 3 Months)	AED 350
L/C Amendment (Increase + Extension)	As per agreement	As per Issuance	AED 350
L/C Amendment (Non-Financial)	N/A	AED 150	
Acceptance	N/A	0.00125 / Month (Beyond L/C Validity)	AED 250
<b>Export Letters of credit</b>			
Pre Advice	N/A	AED 100 (Flat)	Fixed
Advising charges	N/A	AED 250 - Customers, AED 300 - Non Customers	Fixed
Advise Through	N/A	AED 400 (Flat)	Fixed
Advice of Amendment	N/A	AED 200 (Flat)	Fixed
Advice Through - Amendment	N/A	AED 350 (Flat)	Fixed
Acceptance	N/A	0.00125	Min. AED 75, Max AED 150
Negotiation	N/A	0.00125	AED 250
Assignment of Proceeds	N/A	AED 300 (Flat)	Fixed
L/C Transfer	N/A	0.00125	AED 500
<b>Letters of Guarantees</b>			
L/G Issuance	As per agreement	1.5% per annum	AED 250
Amendment (Increase / Extension)	As per agreement	As per issuance	AED 200
Amendment (Non-Financial)	N/A	AED 200 (Flat)	Fixed
Shipping Guarantees	100% (for sight import L/Cs/BCs)	AED 200 (Flat)	Fixed
Labour Guarantees		1.5% p.a.	AED 250
Settlement of Guarantee Claims		AED 250 (Flat)	
<b>Import Bills for Collection</b>			
Advising Commission	N/A	0.00125	AED 250
Avalization	100%	0.00125	AED 250
Acceptance Commission	N/A	0.00125	AED 200
Free of Payment	N/A	AED 200 (Flat)	Fixed
Documents Transfer to another Bank	N/A	AED 300 (Flat)	Fixed
Return Unpaid	N/A	AED 300 (Flat)	Fixed
<b>Export Bills for Collection</b>			
Handling Commission	N/A	0.00125 flat of the document's value	Min. AED 200 Max. AED 300
<b>Others</b>			
Clean Collection Outward			Min. AED 75 Max. AED 200
Payment Fee		AED 250-Customers, AED 500-Non Customers	
SWIFT:			
General Correspondence			AED 50
Imp LC Issuance			AED 250
Imp LC Amendment			AED 100
Export LC /amendment advising			AED 100
Guarantee Issuance			AED 150
Counter Guarantee			AED 300
Fax/page			AED 50
Courier			Local-AED 100 per doc, Intl - AED 200 per Doc

All fees are exclusive of 5% VAT (Value Added tax)

All prices, Fee and charges of products and services detailed on this Schedule of Charges are subject to change from time to time with prior notice. All obligations under the products & services offered are solely at the discretion of Samba Financial Group - Dubai, subject to the laws of UAE (including any governmental actions, decrees and regulations). For current terms and conditions please visit [www.samba.ae](http://www.samba.ae). Charges for benefits and services provided through a third party and availed by a Samba credit cardmember will be billed to the respective Credit Card at the rate levied by the third party and is subject to change without prior notice. All charges and fees pursuant to or in connection with such benefits or services are non-refundable and cannot be disputed.