

Schedule of Fees and Charges

December 2019

Branch Banking and Wealth Management

Product / Service Description

Personal Account	Samba Account	Sambagold Account	Sambadiamond Account
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
ATM / Debit Card	Samba Account	Sambagold Account	Sambadiamond Account
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
Cheques	Samba Account	Sambagold Account	Sambadiamond Account
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
Managers cheque / Demand Drafts	Samba Account	Sambagold Account	Sambadiamond Account
Issuance / Cancellation of Managers Cheque	AED 30	AED 15	Free
Issuance / Cancellation of Demand Drafts	AED 30	AED 15	Free
Fund / Wire Transfers	Samba Account	Sambagold Account	Sambadiamond Account
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
Deposits	Samba Account	Sambagold Account	Sambadiamond Account
Prematural Withdrawal Charge (Full or Partial)	Rate of Actual tenor, less 1%		
Overdraft against deposits	2% above the deposit rate		
Wealth Management	Samba Account	Sambagold Account	Sambadiamond Account
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 [^]	1% of remaining balance, max of AED 10,000
Early settlement from other bank loans [^]	1% of the outstanding balance of the loan, max of AED 10,000
Final settlement from other sources/End of service benefits (EOSB) [^]	1% of remaining balance, max of AED 10,000
Loan top-up [^]	1% of the top-up amount (Minimum AED 500 maximum AED 2,500)
Processing fee [^]	1% of the loan amount (Minimum AED 500 maximum AED 2,500)
Delayed payment penalty charges [^]	AED 200
Credit Life Insurance [^]	Up to 1.5% of the loan amount
Loan rescheduling fee [^]	AED 250
Loan cancellation fee [^]	AED 100
Liability Letter Fee [^]	AED 60
Clearance Letter Fee [^]	AED 50

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 [^]	1% of remaining balance, max of AED 10,000
Early settlement from other bank finance [^]	1% of the outstanding balance of the loan, max of AED 10,000
Final settlement from other sources/End of service benefits (EOSB) [^]	1% of remaining balance, max of AED 10,000
Finance top-up [^]	1% of the top-up amount (Minimum AED 500 maximum AED 2,500)
Processing fee [^]	1% of the loan amount (Minimum AED 500 maximum AED 2,500)
Delayed payment penalty charges [^]	AED 200
Takaful charges [^]	Up to 1.5% of the loan amount
Finance Re-Scheduling fee [^]	AED 250
Finance Cancellation Fee [^]	AED 100
Liability Letter Fee [^]	AED 60
Clearance Letter Fee [^]	AED 50

Samba Terms and Conditions Apply

[^] 5% VAT (Value Added Tax) is applicable over and above these changes

Credit Cards

Credit Cards

	Silver	Gold	Titanium	Platinum
Joining Fee [^]	NIL	AED 99	AED 100	NIL
Annual Membership Fee[^]	Silver	Gold	Titanium	Platinum
Primary Samba Credit Card	AED 150	Free	Free	AED 399 (AED 299 from 2nd year onwards)
Supplementary Credit Card	Free	Free	Free	Free
Fees, Rates and Charges (for all Credit Cards)	Silver	Gold	Titanium	Platinum
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 199	AED 199	AED 199	AED 199
Overlimit Fee [^]	AED 199	AED 199	AED 199	AED 199
Cash Advance Fee [^]	3% of the cash advance amount or AED 99 whichever is higher	3% of the cash advance amount or AED 99 whichever is higher	3% of the cash advance amount or AED 99 whichever is higher	3% of the cash advance amount or AED 99 whichever is higher
International Transaction Processing	3.25%	3.25%	3.25%	3.25%
Dynamic currency conversion (DCC)**	1.75%	1.75%	1.75%	1.75%

Card Replacement fee [^]	AED 50
Additional copy of Credit Card Statement [^]	AED 25 per statement requested
Credit Shield Insurance premium [^]	0.69% of statement balance
Manager's Cheque issued for Credit Balances [^]	AED 30
Outgoing Cheque Processing Fee (FCY Cheques) [^]	AED 50 + Correspondent Bank Charges + Courier charges
Sales Draft Copy [^]	AED 50
Dial-A-Draft Processing Fees [^]	1.5% of transaction amount
Liability Letter Charges [^]	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 [^]	AED 100

Charged Benefits (for all Credit Cards)	Flat Rate per month	Reducing Balance Rate on 12 month tenor	Tenor in Months	Processing Fee [^]	Early Settlement Fee [^]
0% Samba Installment Plan	-	-	Varied tenors available	AED 49	AED 250
Samba Installment Plan	1.25%	26.62%	From 6 - 36 months	Upto 4%	AED 250
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 [^]	NIL	AED 99	AED 100	NIL
Annual Membership Fee[^]	Silver	Gold	Titanium	Platinum
Primary Samba Credit Card	AED 150	Free	Free	AED 399 (AED 299 from 2nd year onwards)
Supplementary Credit Card	Free	Free	Free	Free
Fees, Rates and Charges (for all Credit Cards)	Silver	Gold	Titanium	Platinum
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 199	AED 199	AED 199	AED 199
Overlimit Fee [^]	AED 199	AED 199	AED 199	AED 199
International Transaction Processing	3.25%	3.25%	3.25%	3.25%
Dynamic currency conversion (DCC)**	1.75%	1.75%	1.75%	1.75%

Cash Advance Fee [^]	AED 50
Card Replacement fee [^]	AED 50
Additional copy of Credit Card Statement [^]	AED 25 per statement requested
Manager's Cheque issued for Credit Balances [^]	AED 30
Outgoing Cheque Processing Fee (FCY Cheques) [^]	AED 50 + Correspondent Bank Charges + Courier charges
Sales Draft Copy [^]	AED 50
Dial-A-Draft Processing Fees [^]	1.5% of transaction amount
Liability Letter Charges [^]	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

Samba Terms and Conditions Apply

[^] 5% VAT (Value Added Tax) is applicable over and above these changes

**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 a Dynamic Currency Conversion fee.

Trade Finance Operations

Product Name	Margin	Commission	Min. Commission
Import Letters of credit			
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
Export Letters of credit			
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
Letters of Guarantees			
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)	
Import Bills for Collection			
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
Export Bills for Collection			
Handling Commission	N/A	0.00125 flat of the document's value	Min. AED 200 Max. AED 300
Others			
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

Samba Terms and Conditions Apply

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. 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.

Home Loans

Loan Processing Fee	1% of the approved loan amounts
In Principle Approval Fee	AED 2000 (non-refundable)*
Total and Partial Prepayment Charges	
Partial Settlement	15% of outstanding amount free per annum. If partial settlement amount exceeds 15% of loan outstanding amount annually, a charge of Maximum 1 % of the outstanding balance or AED 10,000, whichever is less. will be levied over and above the permissible Partial Settlement amount.
Full Settlement	Maximum 1 % of the outstanding balance or AED 10,000, whichever is less.
Interest Rate**	Floating & Fixed interest
Late Payment ***	
1st Instalment	AED 700
2nd Instalment	AED 700
Subsequent Instalments	AED 700
Cheque Return Charges	AED 100
Loan Re-Scheduling Fee	AED 250
Liability Certificate	AED 85
No Liability Certificate	AED 95
Other Certificate	AED 75
Mortgage Shield Life Insurance	
Loan Amount less than or equal to AED 3,500,000****	
In case of Single Borrower	Premium – 0.46% p.a. on outstanding loan amount to be recovered monthly
In case of Joint Borrower	Primary Borrower – Premium 0.46% p.a. on outstanding loan amount to be recovered monthly. Subsequent Joint Borrower (income earning) – Premium 0.38% p.a. on outstanding loan amount to be recovered monthly.
Loan amount more than AED 3,500,000	Premium will be advised based on medical underwriting requirements
Property Insurance	0.038% p.a. of the property value to be recovered annually
Other Charges	
Valuation Fee	AED 3000
Change of Repayment Date Fee	AED 250
Assignment of Life Insurance Policy Fee	AED 3000 (wherever applicable)
Extension of In Principle Approval	AED 1000 (Not adjustable towards LPF)
Urgent Retrieval of Documents During Settlement	AED 250
Addition/Deletion of Name	AED 1000
Mortgage Loan Statement	AED 25
Non-Standard Statement Production/ Copy of Original Documentation	AED 100
Property Swaps Administration Fee (including valuation)	AED 1320
Issuance of NOC	AED 150
Retention Charge	AED 1000
Request for Other Letters	AED 90

Samba Terms and Conditions Apply

* To be adjusted with the Loan Processing fee.

** Subject to change at the sole discretion of the Bank.

*** Late payment interest will be applicable based on the actual number of days, for which the payment is overdue.

**** Loan amount refers to total loan exposure with SAMBA.

This schedule does not include any charges / fees of third parties (eg: Land Department, Developer, Real Estate Broker) which must be borne by the customer on actual basis.

All above fees are exclusive of 5% VAT (Value Added Tax).