

Cash Management Price Guide UAE

**TRANSACTION BANKING PRICING SCHEDULE
CASH MANAGEMENT - UAE**

1. Account Services		Charges	Notes
Account Maintenance Charge EUR Accounts	[average monthly account balance] x [applicable Swiss National Bank deposit rate]	Per account, per month for EUR accounts	
Account Maintenance Charge CHF Accounts	[average monthly account balance] x [applicable Swiss National Bank deposit rate]	Per account, per month for CHF accounts	
Minimum Balance Fee	AED 0	Per account, per month	
Audit Confirmation Letter	AED 150	Per Letter	
SWIFT MT 940 / 950 / 942	USD 50	Per month, per account, per message type	
SWIFT MT 900/910	USD 50	Per month, per account, per message type	
MT 101 Implementation	USD 500	One Time	
Standing Instructions Setup / Amendment	USD 50	Per item	
Standing Instructions Reject - Insufficient Funds	AED 100	Per item	
Courier Service	As agreed	As per vendor quote	
Corporate Cheque Book Issuance	As agreed	Per cheque book	
Customized Cheque Book Issuance	As agreed	Per design, as per vendor quote	
Duplicate Account Statement (Less than 3 months)	AED 50	Per page	
Duplicate Account Statement (More than 3 months)	AED 75	Per page	
2. Payment Services			
Domestic Transfers RTGS-Electronic	AED 35*	Per transaction	
Domestic Transfers RTGS - Manual	AED 70*	Per transaction	
Payment of Pension Contribution	AED 10	Per transaction	
Domestic Book Transfers within own accounts - Electronic	AED 0	Per transaction	
Domestic Book Transfers within own accounts - Manual	AED 0	Per transaction	
Domestic Book Transfers to other accounts - Electronic	AED 0	Per transaction	
Domestic Book Transfers to other accounts - Manual	AED 0	Per transaction	
International Book Transfers – Electronic	USD 5	Per transaction	
International Telegraphic Transfers – Electronic	AED 55	Per transaction, plus correspondent bank charges	
International Telegraphic Transfers – Manual	AED 110	Per transaction, plus correspondent bank charges	
Payroll Domestic-Electronic(Wages Protection System)	AED 3	Per transaction	
Payroll Domestic - Electronic	AED 35	Per transaction	

Payroll International - Electronic	AED 55	Per transaction
International ACH - Electronic	USD 5	Per transaction
Cashier Order - Electronic	AED 20	Per transaction
Cashier Order - Manual	AED 35	Per transaction
Foreign Currency Drafts - Electronic	AED 25	Per transaction
Foreign Currency Drafts - Manual	AED 35	Per transaction
Corporate Cheque Issuance	AED 20	Per cheque
Onsite Cheque Printing – Implementation	AED 2500	One time setup fee
Onsite Cheque Printing - Cheque Issuance	AED 20	Per cheque
Cheque Return	AED 400	Per transaction
Cash withdrawal (AED)	AED 50	Per transaction
Cash withdrawal from foreign currency account(USD)	1% of the withdrawal amount	Per transaction
Cash withdrawal from foreign currency account(EUR, GBP)	2% of the withdrawal amount	Per transaction
Transaction Amendment	AED 100	Per transaction
Return / Recalled Item	AED 100	Per transaction
Stop Payment / Cancellation Request	AED 100	Per transaction
Investigations	AED 175	Per item
Cheque retrieval(Physical Image)	AED 100	Per item
3. Collection Services		
Domestic Transfers RTGS – Electronic	AED 0	Per transaction
Domestic Transfers RTGS – Manual	AED 0	Per transaction
Domestic Book Transfers	AED 0	Per transaction
International Book Transfers	AED 0	Per transaction
International Telegraphic Transfers	AED 20	Per transaction, plus correspondent banking charges
Corporate Cheque Clearing	AED 0	Per transaction
Cashier Order	AED 0	Per transaction
Foreign Currency Cheque – Collections	AED 50 or 0.125% of the cheque amount whichever is greater plus correspondent bank charges	Per transaction, plus correspondent banking charges
Foreign Currency Cheque - Purchased	AED 100 or 0.25% of the cheque amount whichever is greater plus correspondent bank charges	Per transaction, plus correspondent banking charges

Cash Deposit at branch(AED)	AED 50	Per deposit
Cash Deposit at branch(USD)	1% of the deposited amount	Per deposit
Cash Deposit at branch(EUR,GBP)	2% of the deposited amount	Per deposit
Cheque Deposit at branch(AED)	AED 5	Per deposit
Smart Cash Deposit machine(SCDM)-1200 Notes without drop box	AED 2200	Per Month
Smart Cash Deposit Machine(SCDM)-1200 Notes with drop box	AED 2500	Per Month
Smart Cash Deposit Machine(SCDM)-2500 Notes with drop box	AED 3300	Per Month
Smart Cash Deposit Machine(SCDM)-4000 Notes with drop box	AED 3700	Per Month
Smart Cash Deposit Machine(SCDM)-10000 Notes with drop box	AED 4500	Per Month
Cash / Cheques Pick Up - Sealed Bag	AED 120	Per collection including the processing charges
Cash Delivery-Sealed Bag	AED 120	Per delivery including the processing charges
Cash / Cheques Pick Up - With Counting	AED 0	Per collection
Courier Charges	AED 1000	Per location per month
Exchange Services	AED 15	Per service
Post-dated Cheque (PDC) - Warehousing	AED 25	Per cheque
Post-dated Cheque (PDC) - Discounting Commission	Upfront Interest Charges which is either flat or Aeibor + Margin	Per cheque
Cheque Return	AED 175	Per transaction
Direct Debit Implementation	AED 3000	One Time Fee
Direct Debit Mandate Request	AED 5	Per transaction
Direct Debit Mandate Amendment	AED 5	Per transaction
Direct Debit Mandate Cancellation	AED 50	Per transaction
Direct Debit Initiation	AED 3	Per transaction
Direct Debit Returns	AED 50	Per Return
Virtual Account Implementation	AED 2000	One Time Fee
Virtual Account Maintenance fee for active accounts	AED 5	Per account Per Month
Virtual Account Transaction Fee	AED 5	Per transaction

Receivables Management

Cheque Data Enrichment - Setup	AED 2500	One time fee
Cheque Data Enrichment - Maintenance	AED 500	Monthly
Reconciliation Services - Setup	USD 5000	One time fee

Reconciliation Services - Maintenance	USD 200	Monthly
Reconciliation Services-Invoice Handling	USD 0.1	Per transaction

Liquidity Management

Structure Implementation-Domestic Structure	USD 1000	One time, per structure
Account Maintenance - Domestic Structure	USD 100	Per account, per month
Structure Implementation-Cross-border Structure	USD 1600	One time, per structure
Account Maintenance - Cross-border Structure	USD 150	Per account, per month
Structure Implementation-Interest Optimisation	USD 1000	One time, per structure
Account Maintenance- Interest Optimisation	USD 100	Monthly

Connectivity

Straight2Bank Web - Implementation	AED 500	One Time
Straight2Bank Web - Vasco Token Issuance	AED 250	Per vasco token, one time fee
Straight2Bank Web - Monthly Usage	AED 250	Per month, per contract
Straight2Bank Web - Multi-Bank Reporting usage	AED 250	Per month, per account
Straight2Bank Access – Implementation	USD 2000	One-off
Straight2Bank Access - Monthly Usage	USD 68	Per month, per contract

*AED 1 for OUR payments would be collected over and above the remittance charges.

Cash Management Price Guide

DIFC

**TRANSACTION BANKING PRICING SCHEDULE
CASH MANAGEMENT – DIFC**

1. Account Services		Charges	Notes
Account Maintenance Charge EUR Accounts	[average monthly account balance] x [applicable Swiss National Bank deposit rate]	Per account, per month for EUR accounts	
Account Maintenance Charge CHF Accounts	[average monthly account balance] x [applicable Swiss National Bank deposit rate]	Per account, per month for CHF accounts	
Minimum Balance Fee	USD 0	Per account, per month	
Audit Confirmation Letter	USD 41	Per Letter	
SWIFT MT 940 / 950 / 942	USD 50	Per month, per account, per message type	
SWIFT MT 900/910	USD 50	Per month, per account, per message type	
MT 101 Implementation	USD 500	One Time	
Standing Instructions Setup / Amendment	USD 14	Per item	
Standing Instructions Reject - Insufficient Funds	USD 27	Per item	
Duplicate Account Statement (Less than 3 months)	USD 14	Per page	
Duplicate Account Statement (More than 3 months)	USD 20	Per page	
2. Payment Services			
Domestic Book Transfers within own accounts – Electronic	USD 0	Per transaction	
Domestic Book Transfers within own accounts – Manual	USD 0	Per transaction	
Domestic Book Transfers to other accounts – Electronic	USD 0	Per transaction	
Domestic Book Transfers to other accounts – Manual	USD 0	Per transaction	
International Book Transfers – Electronic	USD 5	Per transaction	
International Telegraphic Transfers – Electronic	USD 15	Per transaction, plus correspondent bank charges	
International Telegraphic Transfers – Manual	USD 30	Per transaction, plus correspondent bank charges	
Payroll Domestic - Electronic	USD 0	Per transaction	
Payroll International - Electronic	USD 15	Per transaction	
International ACH - Electronic	USD 5	Per transaction	
Foreign Currency Drafts - Electronic	USD 7	Per transaction	
Foreign Currency Drafts - Manual	USD 10	Per transaction	
Cheque Return	USD 0	Per transaction	
Transaction Amendment	USD 27	Per transaction	
Return / Recalled Item	USD 27	Per transaction	

Stop Payment / Cancellation Request	USD 27	Per transaction
Investigations	USD 27	Per item
Cheque retrieval(Physical Image)	USD 27	Per item
3. Collection Services		
Domestic Book Transfers	USD 0	Per transaction
International Book Transfers	USD 0	Per transaction
International Telegraphic Transfers	USD 5	Per transaction, plus correspondent banking charges
Corporate Cheque Clearing	USD 0	Per transaction
Cashier Order	USD 0	Per transaction
Foreign Currency Cheque – Collections	USD 14 or 0.125% of the cheque amount whichever is greater plus correspondent bank charges	Per transaction, plus correspondent banking charges
Foreign Currency Cheque - Purchased	USD 27 or 0.25% of the cheque amount whichever is greater plus correspondent bank charges	Per transaction, plus correspondent banking charges
Cheque Return	USD 50	Per transaction

Liquidity Management

Structure Implementation-Domestic Structure	USD 1000	One time, per structure
Account Maintenance - Domestic Structure	USD 100	Per account, per month
Structure Implementation-Cross-border Structure	USD 1600	One time, per structure
Account Maintenance - Cross-border Structure	USD 150	Per account, per month
Structure Implementation-Interest Optimisation	USD 1000	One time, per structure
Account Maintenance- Interest Optimisation	USD 100	Monthly

Connectivity

Straight2Bank Web - Implementation	USD 136	One Time
Straight2Bank Web - Vasco Token Issuance	USD 68	Per vasco token, one time fee
Straight2Bank Web - Monthly Usage	USD 68	Per month, per contract
Straight2Bank Web - Multi-Bank Reporting usage	USD 136	Per month, per account
Straight2Bank Access – Implementation	USD 2000	One-off
Straight2Bank Access - Monthly Usage	USD 68	Per month, per contract