ADIB Accounts

Schedule of Charges

ADIB مصرف أبوظبي الإسلامي

Services	Youth	Classic	Gold	Diamond	Private Banking
Account Opening fees (LCY)	Free Except for the prescribed stamp fees	EGP150/ Account in addition to the prescribed stamp fees		Free Except for the prescribed stamp fees	
Account Opening fees (FCY)	-	USD5 applied one equivalent basis for other foreign currencies accounts in addition to the prescribed stamp fees		Free Except for the prescribed stamp fees	
Wasel Account Opening fees	-	USD 100			
Periodic Fees per Account	EGP30 / Quarter	EGP 150/Quarter applied on equivalent basis for other foreign currencies accounts			
Hold Mail	-	EGP 750 / Quarter			
Cheque Book Issuance	No cheque book allowed for this account	EGP 180/12 Cheques EGP 360/24 Cheques EGP 720/48 Cheques ADIB Diamond ➔ Free 24 leaf once / Year ADIB Private ➔ Free 24 leaf 4 Times / Year			
The annual rent Safe Deposit Lockers	-	- Small EGP 3,000 (EGP 1,000 for Diamond customer - Private banking customer is offered for free) - Medium EGP 5,000 - Large EGP 6,000			
Signature Verification	EGP 20 / signature				
Statement Delivery	Free	EGP 150 / quarter applied on equivalent basis for other foreign currencies accounts			
E-Statement fees	Free	EGP50			Free
Extra copy of statement	During last 12 months EGP200				Free
	More than 12 months EGP250				Free
Account balance certificate	EGP250				
Standing instructions fees	-	EGP 50 or equivalent in FCY (once) + EGP 10 or equivalent in FCY/ transaction + charges as applicable			
Power of attorney issuance	EGP35				
Minimum balance waived from minimum balance fees for current account / investment account	-	EGP5000 applied one equivalent basis for other foreign currencies accounts			
Minimum balance waived from minimum balance fees for saving account	EGP1000	EGP2500 applied one equivalent basis for other foreign currencies accounts			
Smart account Daily Profit Account Weekly saving account (WSA)	-	Minimum balance fee (below) 50,000 ➔ EGP 150			
Diamond segment	-	Balance below EGP 1,000,000 a fee of EGP 500 monthly (or its equivalent in foreign currencies)			
Minimum balance fees	EGP150/month	EGP150/ month applied one equivalent basis for other foreign currencies accounts			
Dormant fees	EGP150 / quarter (per account)				
Over the Counter Cash deposits / Withdrawals Amount <= 20,000	100 EGP				Free
Over the Counter Internal Transfers Amount <= 250,000	75 EGP			50 EGP	Free
Cash deposit with same value date	LCY: 0.05% (Min. EGP20. No Max.)				
	--	FCY: waived for customers with deposits up to USD 5K or equivalent in FCY			
		Currency	Fees	Min. charges	
		USD – note denomination <10$	1%	USD25	
		USD – note denomination >10$	0.06%	USD25	
		EURO	0.04%	Equivalent USD25	
		SAR	1%	Equivalent USD25	
		AED	1%	Equivalent USD25	

ADIB Accounts

Schedule of Charges

Cheque /bills	Outwards Cheques / bills for collection in favor of the bank customers drawn in banks Outside Clearing House
In local currency	0.2% Min. EGP10 Max. EGP500 / Cheque
In foreign currency	0.3%min. USD5. max USD100 / cheques + Postage Charges USD3 + Correspondent Charges
Out ward clearing cheques in favor of the bank customers drawn on banks in side clearing house	
In local currency	EGP10/ Cheque
Out ward Post Dated Cheques / Bills for collection within the clearing Room	
In local currency	0.2% min 10EGP and max of 350EGP
In ward cheques / bills for collection drawn on bank branches	
Inward cheques billsfor collection drawnon bank branches in local currency	Free
Inward cheques /bills for collection from other banks drawn on bank inforeign currency settled by issuance of bank draft / out ward transfer	0.3%min. USD5. max USD100 cheque + swift charges USD25 + postage charges USD3
Bills for collection from other banks drawn on bank in local currency settled by issuance of bank draft / out ward transfer	0.1%min. EGP 5 with no max./bill (without any commission for bank draft issuance/swift transfer)
Returned cheques	
In ward returned cheques drawn on bank account	EGP40 / Cheque
Returned cheques drawn on other banks	EGP30 / Cheque
Stop payment cheques	EGP50 / Cheque
Money transmissions	
In ward transfer	
Local currency	Free
Local currency (from correspondent account) favor third party	0.2%Min. EGP10 Max. EGP300 + correspondent charges + swift charges EGP25 in case of Out ward transfer
Local currency ACH	Free
Foreign currency	Free
foreign currency (from correspondent account) favor third party	0.3%Min.USD5Max.USD100+swiftchargesUSD25

Out ward transfer			
Out ward local currency transfers <= 250,000 (Swift)	0.2%Min.EGP 75/Max.300 + EGP25 swift charges (for Youth – Classic & gold segment)	0.2%Min.EGP 50/Max.300 +EGP25 swift charges (for Diamond segment)	0.2%Min.EGP20/Max.300 +EGP 25 swift charges (for Private Banking segment)
Out ward local currency transfers <= 250,000 (ACH)	0.2%Min.EGP 75/Max.300 (for Youth – Classic & gold segment)	0.2%Min.EGP 50/Max.300 (for Diamond segment)	0.2%Min.EGP20/Max.300 (for Private Banking segment)
Out ward local currency transfers > 250,000 (Swift)	0.2%Min.EGP20/Max.300+EGP25 swift charges		
Out ward local currency > 250,000 (ACH)	0.2% Min. EGP 20 Max. EGP 300		
Out ward foreign currency transfers	0.3% Min. USD10 Max. USD100 + swift charges USD25		
Protesto for trade bills in favor of the bank customers drawn on banks inside Egypt	EGP75		
Investigation / amendments charges for swift messages	USD5+ swift charges USD25 + correspondent charges		
Issuing drafts/certifies cheques / payment order in local currency	0.2%Min. EGP 10Max. EGP 350 + swift charges EGP25 for payment order		
Issuing drafts/ certifies cheques / payment order in foreign currency	0.3%Min. USD 10Max. USD 100 + swift charges USD25 for payment order		
Cancellation of drafts / certified cheques	Local currency: EGP10		
	Foreign currency: USD5 + swift charges USD25 + correspondent charges		
Stop payment on drafts / certified cheques	Local currency: EGP50		
	Foreign currency: USD 5 + swift charges USD25 + correspondent charges		
Book transfers (internal transfer)	Free		
Inheritors account’s handling fees	0.3%Min. EGP 50Max. EGP500		

ADIB Accounts

Schedule of Charges

ADIB مصرف أبوظبي الإسلامي

General items

- Charges and commissions will be collected in stated currency or the equivalent in local currency
- The bank reserves the right to change the above-mentioned rates and it will issue notification from time to time
- All queries should be referred to customer services /personal banker at the branches
- Current account opening fees, maintenance fees and below minimum balance fees will be waived for all Murabaha customers during Murabaha tenor provided that the customer maintains a special account for Murabaha
- Mudarib's profit share=70%
- Mudarabah accounts holders share in the profit =30%
- Periodic fees per account is related to additional services not included in the bank responsibilities as MudarIb

Islamic Certificate type (SUK)	صكوك ال 5 سنوات 5 Years Sukuk		صكوك ال 3 سنوات - 3Years Sukuk		صك الغنى Al Ghina Suk			صك الثروة Fortune Suk		الصك المتغير /Floating Suk	الصك المتغير بلس ذو الربح الاسترشادي Floating plus with indicative rate Suk	الصك المتغير بلس Floating plus Suk	نوع صك الإيداع الإسلامي
	Retail	Diamond	الصكوك الماسية,الذهبية , التجزئة										
			Diamond, Gold And Retail										
	دوريات صرف العائد		دوريات صرف العائد		دوريات صرف العائد			دوريات صرف العائد		دوريات صرف العائد			
	profit payment frequencies		profit payment frequencies		profit payment frequencies			profit payment frequencies		profit payment frequencies			
	شهري - ربع سنوي - سنوي - نهاية المدة		شهري - ربع سنوي - سنوي - نهاية المدة		شهري - ربع سنوي - سنوي - نهاية المدة	شهري - ربع سنوي - سنوي - نهاية المدة	شهري - ربع سنوي - سنوي	شهري		شهري	يومي/شهري	يومي/شهري	
	- Monthly - Quarterly Annually and End of period		Monthly - Quarterly - Annually and End of period		- Monthly - Quarterly Annually and End of period	- Monthly - Quarterly Annually and End of period	- Monthly - Quarterly Annually	Monthly		Monthly	Monthly /Daily	Monthly /Daily	
			الإصدارات - التجديدات حتي 2025-04-03	الإصدارات - التجديدات من 2025-04-04	الإصدارات - التجديدات حتي 2025-04-03	الإصدارات - التجديدات حتي 2025-09-14	الإصدارات - التجديدات من 2025-9-15	الإصدارات - التجديدات حتي 2025-09-14	الإصدارات - التجديدات بعد 2025-9-15				
Minimum liquidation period	لا يمكن استرداد الصك إلا بعد مرور 6 أشهر من تاريخ الإصدار Suk could not be redeemed except after 6 Months from the Issuance date												الحد الادني للاسترداد
Duration	سيتم التخارج بمقابل مقداره نسبة خصم - موضح أدناه - من نسبة الربح المتحقق عن الفترة الفعلية للاستثمار السابقة للاسترداد حيث أن كسر الشهر لا يحتسب The exit will be carried out against changes amounting to a rate of discount - indicated hereunder - of the profit realized for the actual investment period preceding redemption - Less than full month doesn't count												المدة
After 6 Months to 1 Year	3.00%	7.00%	7.00%	5.00%	15.00%	13.00%	11.50%	14.00%	10.00%	10.00%	3.50%		إذا تم الاسترداد من 6 شهور الى عام
The Second Year and till the end of it	2.50%	6.50%	6.00%	4.00%	14.00%	12.00%	10.50%	13.00%	9.00%	8.00%	3.00%		من السنة الثانية حتى نهايتها
The Third Year and till the end of it	2.00%	6.00%	5.00%	3.00%	13.00%	11.00%	9.50%	12.00%	8.00%	6.00%	2.50%		من السنة الثالثة حتى نهايتها
The Fourth Year and till the end of it	1.50%	5.50%		-	-	-	-	-	-	-	-		من السنة الرابعة حتى نهايتها
The Fifth Year and till the end of it	1.00%	5.00%		-	-	-	-	-	-	-	-		من السنة الخامسة حتى نهايتها
Wakil Fees	1% from suk amount as agreed in suk issuance application					1% من قيمة الصك كما هو متفق عليه في طلب الاصدار							أجرة الوكيل
** ADIB Egypt maintain the right to change the above redemption table						** يحق لمصرف أبو ظبي الإسلامي – مصر تعديل نسب الخصم المذكور أعلاه							

Islamic Certificate type (SUK)	الصك الدولاري 3 سنوات ودوريات صرف العائد 3 Years USD with Sukuk types & all profit payment frequencies			نوع صك الإيداع الإسلامي
Minimum liquidation period	لا يمكن استرداد الصك إلا بعد مرور 6 أشهر من تاريخ الإصدار The Suk could not be redeemed except after 6 Months from the Issuance date			الحد الأدنى للاسترداد
Duration	سيتم التخارج بمقابل مقداره نسبة خصم - موضح أدناه - من نسبة الربح المتحقق عن الفترة الفعلية للاستثمار السابقة للاسترداد حيث أن كسر الشهر لا يحتسب The exit will be carried out against changes amounting to a rate of discount - indicated hereunder - of the profit realized for the actual investment period preceding redemption - Less than full month doesn't count			المدة
	الإصدارات - التجديدات حتي 2025-04-03	الإصدارات - التجديدات حتي 2025-09-14	الإصدارات - التجديدات من 2025-9-15	
After 6 Months to 1 Year	4.75%	4.50%	4.00%	إذا تم الاسترداد من 6 شهور الى عام
The Second Year and till the end of it	4.00%	3.75%	3.25%	من السنة الثانية حتى نهايتها
The Third Year and till the end of it	2.75%	2.50%	2.00%	من السنة الثالثة حتى نهايتها
Wakil Fees	0.25% from suk amount as agreed in suk issuance application		0.25% من قيمة الصك كما هو متفق عليه في طلب الاصدار	أجرة الوكيل
** ADIB Egypt maintain the right to change the above redemption table			** يحق لمصرف أبو ظبي الإسلامي – مصر تعديل نسب الخصم المذكور أعلاه	

Abu Dhabi Islamic Bank.