

TARIFF OF CHARGES

Individual Accounts	
Current/Savings/2 in 1 Account (Minimum Balance Requirement)	AED 3,000
Current/Savings/2 in 1 Account (Monthly Fall Below Fees)	AED 25 or equivalent in other currencies (per account)
Account Closure Fee (If closed within 6 months)	AED 100 (per account)
Standing Order/Direct Debit - Set up Fees (other than Ajman Bank internal transactions)	AED 50 (per request)
Standing Order/Direct Debit - Insufficient Funds Fees	AED 25 (per transaction)
Dormant Account Activation	Free of Charge
Account Balance Confirmation Letter	AED 50 (per request)
Monthly e-statement of account	Free of Charge
Ad-hoc Monthly Account statement (Per Month)	AED 25
Teller Services (6 Free per Month)	AED 10 (per each additional transaction)
Deposit & Withdrawal in Bulk - at teller counter	Free of Charge
Deposit & Withdrawal Fees - in Foreign Currencies	1 % of the amount

Minimum Monthly Balance to Earn Profit				
Minimum Balance to participate in Mudaraba Pool (Currency)	AED	USD	EUR	GBP
Savings Account	5,000	1,000	800	800
Term Deposit	10,000	5,000	5,000	5,000
2 in1 Account	5,000	N/A	N/A	N/A
Ajman Bank Millionaire Account	1,000	N/A	N/A	N/A

Cheques Services	
First Cheque Book Issuance	Free of Charge
Additional Cheque Book	AED 1 per cheque leaf
Cheques returned drawn on the account (Per Instrument / Cheque)	AED 100
Cheque payable at centers where central bank clearing facility not available.	Free of Charge
Returned cheque deposited in own account	Free of Charge
Counter Cheques withdrawal	Free of Charge
Cheque for collection within the UAE	Free of Charge
Cheque for collection outside the UAE (Per Instrument / Cheque)	0.125% or AED 200 whichever is higher
Stop payment Cheque , Demand Draft or Manager Cheque (Per Cheque)	AED 50
Cheque Photocopy: Less than 1 Year	AED 10 / AED 20
More than 1 year	
Post Dated Cheques lodgment charges (Per Instrument / Cheque)	AED 10 each
Post Dated Cheques withdrawal charges (Per Instrument / Cheque)	AED 10 each

Safe Deposit Lockers	
XX - Small size	AED 200/ (per year)
X - Small size	AED 250/ (per year)
Small size	AED 300/ (per year)
Medium size	AED 600/ (per year)
Large size	AED 900/ (per year)
Security deposit required to avail lockers (Per Locker - Onetime)	AED 3,000

Remittances ¹	
Telex Transfer within UAE (in AED) - in Branch (per request)	AED 5
Telex Transfer outside UAE (in AED) and Other Currencies) - In Branch (per request)	AED 80
Telex Transfer within UAE (in AED) - via online (per request)	AED 1
Telex Transfer outside UAE (in AED and Other Currencies) - via Online (per request)	AED 30
Swift copy charges (per request)	AED 15
Manager Cheque/Demand Draft/ Pay Order - (per request)	Issuance AED 30 Cancellation AED 75

Debit Cards	
Debit Card Issuance First / Renewal	Free of Charge
Debit Card Replacement	AED 25
Copy of sales slip (per request)	AED 25
Joint Account Debit Card issuance	Free
Using Ajman Bank ATM	
Cash Withdrawal/Deposit	Free of Charge
Balance inquiry	Free of Charge
Transfer within accounts	Free of Charge
Using UAE SWITCH ATM	
Cash Withdrawal (per transaction)	AED 2
Balance inquiry (per transaction)	AED 1
Decline for insufficient Funds (per transaction)	AED 1
Using GCC SWITCH ATM	
Cash Withdrawal (per transaction)	AED 6
Balance inquiry (per transaction)	AED 3
Using International ATM	
Cash Withdrawal (per transaction)	As per host country OR AED 20 (whichever is higher)
Balance inquiry (per transaction)	As per host country
Processing fees for foreign currency transaction added to the foreign exchange rate (per transaction)	2% per transaction

Certificates / Other Services	
Liability certificate issued to financial institutions / Non-Financial Institution (per request)	AED 60
Utility Bill payment (ATM, Mobile and Online Banking Free) (per transaction)	AED 10 for counter Payment
SMS Banking Charges	Free of Charge
No Liability Certificate/Clearance Letter (per request)	AED 60
Release Letter (per request)	AED 50

Personal Finance	
Processing Fee (per request)	1% of Finance Amount, Min AED 500 - Max AED 2,500
Takaful Charges (per request)	Takaful Contribution % (0.0060%)* x Finance Amount x Tenure (months)
Early Settlement Fees from Other banks (per request)	1% of the Outstanding amount or AED 10,000 whichever is lower
Final settlement from other sources (per request)	1% of the Outstanding amount or AED 10,000 whichever is lower
Late Payment Fees - Force Donation (per instance)	2% of Delayed Amount, Max AED 200
Liability letter fees (per request)	AED 60
Islamic Covering Drawing (per request)	AED 200
Finance Cancellation Fee (per request)	AED 100
Deferment of Installment service fees (per request)	AED 100 per deferment
Salary Advance service fees (per request)	AED 200
Other (Finance Copy, issuing redemption statements, audit confirmation etc.) (per request)	AED 25

*Takaful Contribution percentage rate mentioned is minimum and indicative only. Takaful rate are changeable by the Takaful provider appointed by the Bank.

Auto Finance	
Processing Fee (per request)	1% of Finance Amount, Min AED 500 - Max AED 2,500
Early Settlement Fee (per request)	1% of the Outstanding
No Objection Certificate to Traffic Department	Free of Charge
Replacement of Existing post dated Cheques with new post dated Cheques/Direct Debit Authority Change due date in the Standing Instructions/Direct Debit Authority (per request)	AED 25
Late Payment Fees - Force Donation (per instance)	2% Over agreed rate, Min AED 50 - Max AED 500
Deferment of Installment (service fees) (per request)	AED 100
Advance payment of installment (service fees) (per request)	1% of Installment
Issuance of Liability Letters to other Banks (per request)	AED 60
Finance Cancellation Fee (per request)	AED 100

Credit Cards						
Monthly Fee Based Cards	Roadmiles Classic	Roadmiles Premium	Roadmiles Platinum	Power Gold	Power Platinum	Power World
Monthly Membership Fee	AED 350	AED 650	AED 1000	AED 650	AED 850	AED 1,500
Primary Card annual fee	AED 200	AED 250	AED 300	AED 300	AED 400	AED 500
Supplementary Card annual fee	First 2 cards are free, then AED 50 per annum/card					
Late Payment Fees - Force Donation (per instance)	AED 125					
Cash advance Fee per transaction up to 5,000	AED 150					
Card Replacement Fee (per request)	AED 75					
Duplicate Statement (per request)	AED 45 per month					
Copy of sales Voucher (per request)	AED 65					
Processing Fee for foreign currency transactions (per transaction)	Master Card - 3.5% & Visa - 4%					
Credit Shield	0.95% per month					
Liability/No liability Letter (per request)	AED 50					

General for Fee Based Credit Cards	
Payment due date from statement date	Up to 22 days
Minimum amount due	5% of principle outstanding & 100% of all fees amount or AED 100 (whichever is higher)
Maximum withdrawal amount (per transaction)	AED 5,000
Cash Advance (% of Credit Limit)	100%
Direct Debit Set-up charge for Credit Card dues recovery (per request)	AED 50
Easy Payment Plan service charges - Retail Purchases (per request)	5% of the transaction amount
Easy Payment Plan service charges - Balance Transfer (per request)	4% of the transaction amount
Easy Payment Plan service charges - Easy Cash (per request)	4% of the transaction amount
Foreclosure fees - Easy Payment Plan (per request)	AED 200

Islamic Covered Cards				
Card Types	ULTRACASH Platinum	BRight Titanium	BRight Platinum	BRight World
Murabaha Profit Rate per month	3.50%	3.50%	3.50%	3.50%
Primary Card annual fee	UAE Nationals: AED 500 Expats: AED 300	Free for Life	AED 1,000	AED 1,500
Supplementary Card annual fee	First 2 cards are free, then AED 50 per annum per card	First 2 cards are free, then AED 50 per annum per card	AED 50	AED 50
Late Payment fees - Forced Donation (per instance)	AED 125			
Cash Advance Fee per transaction up to 5,000	AED 150			
Card Replacement Fee (per request)	AED 75			

Duplicate Statement (per request)	AED 45 per month			
Copy of sales voucher (per request)	AED 65			
Processing fee for foreign currency (per transaction)	3.5% of transaction amount	2% of transaction amount	0.00%	0.00%
Credit Shield Covered	0.95% per month			
General for Covered Cards				
Payment Due date from statement date	Up to 25 days			
Minimum amount due	5% of outstanding and all fees and charges			
Cash Advance (% of Credit Limit)	90%			
Easy Payment Plan Foreclosure fee (per request)	AED 200			

Home/Land Finance		
Arrangement Fees	PreApproval fees for Home Finance	AED 3,000
	PreApproval fees for Land Finance	AED 5,000
	Processing fees for Home and Land Finance (per request)	Finance amt up to 5 MN - 1% of Finance amount Finance amt from 5 MN to 10 MN - 0.80% of Finance amount Finance amt greater than 10 MN - 0.70% of Finance amount Max Cap - 100,000
	Partial settlement charges (per request)	1% of the Partially settled amount or AED 10,000 whichever is lower
Cancellation Fees	Early settlement charges (per request)	1% of the Outstanding balance or AED 10,000 whichever is lower
	Cancellation of Pre/Final approval by customer	No Refund
Takaful (Insurance) Fees	Application declined by the Bank	Refund Processing Fee
	Property Takaful Fees	0.036% per annum (per transaction)
Letter Fees	Life Takaful Fees	As specified by the provider
	Liability Letter	AED 85 (per request)
	Clearance Letter	AED 95 (per request)
Renewal of Approval Fee	Request of other Letters	AED 90 (per request)
	Offer Letter Renewal	AED 2,500 (per request)
	PreApproval Renewal	AED 1,000 (per request)
Other Fees	Change in approval terms	AED 1,000 (per request)
	Late Payment Fee (Force donation)	Max AED 700 (per instance)
Property evaluation fee	Copy of any other document	AED 100 (per request)
	Payable to Ajman Bank	AED 2,500 (per request)
Municipality Fee/Lands Department Fees	Registration Fee	As per the particular Emirate of UAE Municipality Tariff (per request)
Deferment of Installment (service fees)	AED 100 (per request)	
Property Management Fee	2% of annual rental (per request)	
Retention Processing Fee (except top up)	AED 1,000 (for all approved cases) (per request)	
Change in installment recovery dates	AED 100 (per request)	
Non-standard statement production/copy of original documentation	AED 100 (per request)	
Other certificates	AED 75 (per request)	
Property Swaps Administration Fee	AED 1,320 (Valuation Included) (per request)	
Issuance of No Objection Certificate	AED 150 (per request)	

Priority Banking	
Cheques	
First cheque book issuance	Free of Charge
Additional Cheque Book	Free of Charge

Debit Card	
ATM/Debit card replacement	Free of Charge
Cash Withdrawal - UAE ATM Switch	Free of Charge
Cash Withdrawal - GCC ATM Switch	Free of Charge
Cash Transaction - International ATM	AED 20 as per host country (per transaction)

Credit Cards	
Credit Card Annual Fee	Free for life

Remittances	
Managers Cheque/Demand Draft	Free of Charge
International Remittance	Free of Charge

Lockers (Applicable for priority customers)	
Small size	Free of Charge
Medium size	AED 300 (per year)
Large size	AED 450 (per year)
Security deposit required to avail lockers	Free of Charge

Other Services	
SMS Alerts	Free of Charge
Eligibility Criteria	- Minimum Salary of AED 40K - Minimum Deposit Balance of AED 250K - Minimum Takaful Plan of AED 80K - Minimum Investment Amount of AED 50K
Monthly charges (if the above eligibility criteria not met)	AED 150 (Per Month)

Note: All other pricing for Priority Banking customers will apply as per standard Tariff of Charges

All fees are exclusive of 5% VAT

Effective October 2024

¹Correspondent Bank Charges for International Fund Transfer: Up to AED 367 (Additional charges may apply by correspondence bank and may vary according to country, amount, currency and correspondent Bank)

Ajman Bank Public Joint Stock Company (P.J.S.C.) is licensed by the Central Bank of the UAE. All our products and services are Shari'ah compliant. For details, kindly visit www.ajmanbank.ae