

Charge Description	Frequency	Value
Minimum Balance	Daily	AED 10,000 (to avail Life Insurance & NBAD Stars on average balance)
Account Monthly Charges	Monthly	Free
Low Balance Charge	Monthly	Free
Account Closure Fee	Per request	AED 100 (If closed within 1 year of opening)
Standing Instructions Establishment Fee	Per request	AED 50
Release (clearance) letter	Per request	AED 50
Statement of Account (Free within the agreed cycle)	Per request	(Free within the agreed cycle) AED 25 Outside the cycle
Teller charge (Ac to Ac transfer, cash withdrawal, cash deposit, cheque deposit)	Per item	6 free per month , AED 10 afterwards
Utility payment (at the branch)	Per item	AED 10
Interest on Debit balance	Monthly minimum charge	AED 175
Processing fee for overdraft	At setup	AED 200
Certified cheque	Per item	AED 30
Manager's cheque	Per item	AED 30
<b>Cheques</b>		
First cheque book (at time of account opening)		Free
Delivery of cheque book by courier	Per item	AED 25
Collection of cheque book at branch	Per item	AED 50
Cheque collection fees (inside the UAE)	Per item	Free
Undelivered cheque book destroyed	Per item	AED 50
Returned Cheques' fees	Per item	NIL when deposited into your account
Returned Cheques' fees	Per item	AED 100 - When drawn on your account
Stop payment instructions (cheque)	Per item	AED 50
<b>Debit Card</b>		
Issuing fee (for primary card)	Per item	Free
Issuing fee (for supplementary card)	Per item	AED 25
PIN reprint Fee (replacing Secret PIN)	Per item	AED 25
Replacement For Lost/Stolen Card	Per item	AED 25
International Transaction fee	Per item	2%
ATM Cash withdrawal fees on NBAD and non NBAD ATMs in UAE	Per item	free
Withdrawal on GCC Switch ATMs	Per item	AED 6
Balance Inquiry on NBAD ATMs in UAE	Per item	Free
Balance inquiry of non NBAD ATMs in UAE	Per item	AED 1
Declined Transaction on non NBAD ATM in UAE	Per item	AED 1
Balance Inquiry on GCC Net ATMs	Per item	AED 3
Withdrawal on International ATMs	Per item	AED 15 or 2.5% of withdrawn amount whichever is higher
Uncollected Card destroyed by bank	Per item	AED 50