

الحسابات									
ACCOUNTS		AED	USD	GBP	EUR	درهم إماراتي	دولار أمريكي	جنيه إسترليني	يورو
Current Account – Individuals						26.25 / 3,000	26.25 / 2,000	26.25 / 2,000	26.25 / 2,000
Min balance / Ledger fee (Fall below fee)		3,000 / 26.25	2,000 / 26.25	2,000 / 26.25	2,000 / 26.25				
Savings Account						26.25 / 3,000 ^(١)	26.25 / 500	- / -	- / -
Min balance / Ledger fee (Fall below fee)		3,000 ^(٢) / 26.25	500 / 26.25	- / -	- / -				
Kids Account / Student Account									
Min balance / Ledger fee (Fall below fee)		500 / 26.25	- / -	- / -	- / -	26.25 / 500	- / -	- / -	- / -
SIB Digital Account									
Min balance / Ledger fee (Fall below fee)		- / -	- / -	- / -	- / -		- / -	- / -	- / -
Watany Investment Deposit									
Min balance / Ledger fee (Fall below fee)		100,000 / 105	100,000 / 105	- / -	- / -	105 / 100,000	105 / 100,000	- / -	- / -
Term Deposit									
Fixed Term Deposit (minimum Deposit)		10,000	5,000	5,000	5,000	10,000	5,000	5,000	5,000
Term Deposit – Early withdrawal charges		Early withdrawal charge of 2% will apply (No profit will be paid if profit of the completed tenure of the deposit is 2% or less)						سليم لتحقيق رسوم السحب المبكر بنسبة 2% (إن يتم دفع أية أرباح إذا كانت مدة الوديعة المتكاملة 2% أو أقل)	
MaxPlus Deposit (minimum Deposit)		10,000	-	-	-	10,000	-	-	-
Flexi Long Term Deposit (minimum Deposit)		200,000	50,000	-	-	200,000	50,000	-	-
Certificates									
Audit confirmation		AED 26.25				26.25 درهم			
Free Zone certificate		AED 26.25				26.25 درهم			
Miscellaneous certificate (finance copy, issuing redemption statement etc)		AED 26.25				26.25 درهم			
Credit report (within UAE/outside UAE)		AED 26.25				26.25 درهم			
Account / balance certificate		Free / AED 52.50				مجاني / 52.50 درهم			
Release letter		AED 52.50				52.50 درهم			
Liability letter issued to Gov Dept/embassies		AED 63				63 درهم			
Liability letter issued to financial institutions		AED 63				63 درهم			
No liability certificate		AED 63				63 درهم			
Economic Department certificate		AED 26.25				26.25 درهم			
Others									
Account Closure fee (If closed within 6 months)		AED 105				105 درهم			
SMS Monthly fees		Free				مجاني			
Statement of Account (per cycle)		AED 26.25 (Free within the agreed cycle)				26.25 درهم (مجاني ضمن المدة المتفق عليها)			
Transaction fee at branch counter (Teller)		AED 10.50 (6 free per month)				10.50 درهم (6 معاملات شهرياً مجاناً)			
Non – AED cash deposit / withdrawal in non – AED A/C		1.05% (min. equivalent to USD 26.25)				1.05 (حد أدنى ما يساوي 26.25 دولار أمريكي)			
CARDS									
ATM / Debit Card									
Issuance / renewal		Free				مجاني			
Replacement for non-technical reasons		AED 26.25				26.25 درهم			
PIN replacement for non-technical reasons		AED 26.25				26.25 درهم			
Copy of purchase slip		AED 26.25				26.25 درهم			
ATM / Debit Card Transactions									
SIB ATM – all transactions		Free				مجاني			
UAE switch transactions: withdrawal / balance inquiry		AED 2.10 / AED 1.05				2.10 درهم / 1.05 درهم			
GCC switch transactions: withdrawal / balance inquiry		AED 6.3 / AED 3.15				6.3 درهم / 3.15 درهم			
Cash withdrawal outside UAE		As per host country system				حسب نظام البلد المضيف			
Administration fee for non-AED transactions		2% ^(٣)				2 %			
VISA Covered Card									
Annual fee (Primary / Supplementary)		Free / Free				مجاني			
Replacement for non-technical reasons		AED 78.75				78.75 درهم			
Cash withdrawal fee		3.15% (min AED 78.75)				3.15 % (حد أدنى 78.75 درهم)			
Administration fee for non-AED transactions		2.5% ^(٤)				2.5 %			
Late Payment fee (Commitment to donate amount) ^(٥)		AED 236.25				236.25 درهم			
Rejected standing order for lack of funds		AED 26.25				26.25 درهم			
Copy of purchase slip		AED 68.25				68.25 درهم			
Duplicate statement		AED 47.25				47.25 درهم			
Liability / No Liability certificate		AED 52.5				52.5 درهم			
Investment Wakala expected profit rate / monthly		3.49%				3.49%			
Murabaha profit rate / monthly / annually		3.49% / 41.88%				3.49% / 41.88%			
Mastercard Covered Cards									
Annual fee (Primary / Supplementary)		Free / Free	AED 525 / Free	AED 733.95 / Free	Free ^(٦) / Free	مجاني ^(٦) / مجاني	525 درهم / مجاني	733.95 درهم / مجاني	
Replacement for non-technical reasons		AED 78.75	AED 78.75	Free	AED 78.75	مجاني	78.75 درهم	78.75 درهم	
Late Payment fee (Commitment to donate amount) ^(٦)		AED 236.25	AED 236.25	AED 236.25	AED 236.25	236.25 درهم	236.25 درهم	236.25 درهم	
Cash withdrawal fee****		3.15% (min AED 78.75)	3.15% (min AED 78.75)	3.15% (min AED 78.75)	3.5% (min AED 103.95)	3.15 % (حد أدنى 78.75 درهم)	3.15 % (حد أدنى 78.75 درهم)	3.5 % (حد أدنى 103.95 درهم)	
Administration fee for non-AED transactions		2.5% ^(٧)	2.5% ^(٧)	2.5% ^(٧)	2.5% ^(٧)	2.5 %	2.5 %	2.5 %	
Duplicate statement		AED 47.25	AED 47.25	AED 47.25	AED 47.25	47.25 درهم	47.25 درهم	47.25 درهم	
Copy of purchase slip		AED 68.25	AED 68.25	AED 68.25	AED 68.25	68.25 درهم	68.25 درهم	68.25 درهم	
Rejected standing order due to lack of funds		AED 26.25	AED 26.25	AED 26.25	AED 26.25	26.25 درهم	26.25 درهم	26.25 درهم	
Liability / No liability certificate		AED 52.5	AED 52.5	AED 52.5	AED 52.5	52.5 درهم	52.5 درهم	52.5 درهم	
Investment Wakala expected profit rate / monthly		2.49%	2.49%	2.49%	3.49%	2.49 %	2.49 %	3.49 %	
Murabaha profit rate / monthly / annually		2.49% / 29.88%	2.49% / 29.88%	2.49% / 29.88%	3.49% / 41.88%	2.49 % / 29.88%	2.49 % / 29.88%	3.49 % / 41.88%	
Prepaid Cards									
Issuance / Annual Fee		AED 52.5				52.5 درهم			
SIB Digital Prepaid Card Issuance / Annual Fee		Free				مجاني			
Card / PIN replacement fee for non-technical reasons		AED 26.25				26.25 درهم			
UAE switch transactions: withdrawal / balance inquiry		AED 2.10 / AED 1.05				2.10 درهم / 1.05 درهم			
GCC switch transactions: withdrawal / balance inquiry		AED 6.3 / AED 3.15				6.3 درهم / 3.15 درهم			
Loading fee		AED 10.50				10.50 درهم			
Administration fee for non-AED transactions		2% ^(٨)				2 %			
Statement printing fee		AED 26.25 per month				26.25 درهم لكل شهر			
File Loading Fees (Charged to Company Account) WPS		AED 100				100 درهم			
CHEQUES									
Certified cheque		AED 157.50				157.50 درهم			
Cancellation of certified cheque		AED 52.50				52.50 درهم			
Manager cheque / Demand Draft (DD)		AED 78.75				78.75 درهم			
Special design cheque book		AED 2.1 per leaf (min AED 1,575)				2.1 درهم / لكل ورقة (حد أدنى 1,575 درهم)			
Standard cheque book		First time free then AED 26.25 each				26.25 درهم لكل دفتر إضافي			
Standard cheque book (50 leaves)		-				-			
Stop payment (lost or stolen cheques)		AED 52.50 per request				52.50 درهم لكل طلب			
Normal clearing		Free				مجاني			
Special clearing (Outward) Honored / Returned		AED 215.25				215.25 درهم			
Special clearing (Inward)		Free				مجاني			
Outward collection (Honored/Returned) – Within UAE		AED 26.25 + courier				26.25 درهم + رسوم البريد			
Outward collection (Honored/Returned) – GCC countries		AED 78.75 + courier + corresp. charges				78.75 درهم + رسوم البريد والمراسلة			
Outward collection (Honored/Returned) – Other countries		AED 105 + courier + corresp. charges				105 درهم + رسوم البريد والمراسلة			
Cheques / Special clearing returned for insufficient funds including "represent again"		AED 105				105 درهم			
PDC – Handling charges for safe keeping and collection		AED 78.75 one time				78.75 درهم مرة واحدة			
PDC – Deposited for collection on due date		AED 10.50 per cheque				10.50 درهم عن كل شيك			
PDC withdrawal		AED 21 per cheque				21 درهم لكل شيك			
Cheques payable at centers where central bank clearing facility is not available		without fees				بدون رسوم			
Returned cheque deposited in own account		without fees				بدون رسوم			
Cheques for collection within the UAE		without fees				بدون رسوم			
Cheques for collection outside the UAE		at bank's discretion				حسب تقدير المصرف			
Counter cheques – cash withdrawals		without fees				بدون رسوم			
Cheque photocopy		< 1 year – AED 10.5 / > 1 year – AED 21				أقل من سنة 10.5 درهم / أكثر من سنة 21 درهم			
TRANSFERS									
Manager's Cheque / Demand Draft (DD)		AED 78.75				78.75 درهم			
SWIFT / TT within UAE / GCC / World		AED 5.25 – AED 6.30 / AED 105 / AED 115.5				5.25 درهم - 6.30 / 105 درهم / 115.5 درهم			
SWIFT / TT correspondent fee(s) by remitter **		AED 105 (excl. Japanese Yen) / AED 157.50 (Japanese Yen)				105 درهم (ما عدا الين الياباني) / 157.5 درهم (الين الياباني)			
SWIFT / TT inquiry or amendment		AED 26.25				26.25 درهم			
Manager's Cheque / DD / TT cancellation / stop orders		AED 78.75				78.75 درهم			
SWIFT / TT copy		AED 15.75				15.75 درهم			
Inward Remittances – Credited to SIB account		Free				مجاني			
Standing Order / Sweep / Cash Pooling									
Standing Order / Sweep / Cash Pooling Initiation / amendment		AED 52.50				52.50 درهم			
Standing Order / Sweep / Cash Pooling transaction		AED 52.50 monthly				52.50 درهم شهرياً			
Transfer to other bank within UAE		AED 26.25 + SWIFT / TT charge				26.25 درهم + رسوم سويفيت / تليكس			
Direct Debit									
No pay response – Insufficient funds		AED 26.25 per transaction				26.25 درهم لكل معاملة			
Stop payment of Direct Debit request against cash/Change		AED 105 per transaction				105 درهم لكل معاملة			
PERSONAL FINANCE									
Documentation and Study Fee		1.05% of finance amount (min. AED 525, max. AED 2,625)				1.05 % من مبلغ التمويل (حد أدنى 525 درهم، حد أقصى 2,625 درهم)			
Cancellation of approved transaction		AED 105				105 درهم			
Early settlement (Retained Profit)		1.05% of Principle outstanding amount (max AED 10,500) ^(١٠)				1.05 % من المبلغ الأساسي المتبقي (حد أقصى 10,500 درهم) ^(١٠)			
Partial settlement (Retained Profit)		1.05% of partial payment amount (max AED 10,500) ^(١١)				1.05 % من مبلغ الدفعة الجزئية (حد أقصى 10,500 درهم) ^(١١)			
Late Payment fee (Commitment to donate amount) ^(١٢)		1.05% of outstanding unpaid installment amount (maximum AED 210)				1.05 % من مبلغ القسط غير المدفوع (إجمالي 210 درهم)			
Liability letter / No liability letter		AED 63				63 درهم			
Finance top up		1.05% of top up amount (min. AED 525, max. AED 2,625)				1.05 % من مبلغ التمويل (حد أدنى 525 درهم، حد أقصى 2,625 درهم)			
Others (finance copy, issuing redemption statement, audit confirmation etc.)		AED 26.25				26.25 درهم			
CAR FINANCE									