

STANDARD	SERVICE FEES & CHARGES
<b>Accounts and Plans</b>	
Minimum Average Balance Requirement	No Minimum balance
Monthly Plan	AED79
Multi-user account access	2 users free, then AED 26.25 Per additional User (one time set up fee)
Expired trade license	AED 262.00 per month (after a grace period of 2 months post expiry)
Early Account Closure (within 6 months of opening)	AED105.00
<b>Letters and Certificates</b>	
Paper authenticated document	AED105.00
Audit Confirmation Report	AED105.00
<b>Cheque Books</b>	
Cheque Book	First cheque book free, then: • AED 26.25 for 25 leafs; or • AED 52.50 for 50 leafs
Cheque Book Delivery	AED15.75
Issuance of Manager's Cheque/Demand Draft/Good for Payment	AED31.50
Cancellation of Manager's Cheque/Demand Draft/Good for Payment	AED52.50
Courier Delivery for Manager Cheque	AED15.75
Cheque deposit in ruya ATMs	Free
Cheque deposit – On App/Website	Free
Physical cheque deposit – At Branch Teller	AED52.50
Stop Payment (per cheque) – At Branch	AED52.50
Stop Payment (per cheque) – On App/Website	Free
Cheque Returned – Drawn on Own account (per cheque)	AED 105.00
Request for copy of old Cheques/Documents	AED 10.50 for less than one year AED 21.00 for older than one year
Cheque Collection Charges	AED15.75
Post Dated Cheque (PDC) lodgement	AED10.50
Post Dated Cheque (PDC) withdrawal/postponement	AED21.00
<b>Remittances</b>	
Transfer within ruya – App/Website	Free
Transfer – By Teller	AED26.25
Transfer to other bank customer in UAE – On App/Website (OUR)	AED1.05
Transfer to other bank customer in UAE – On App/Website (SHA)	AED0.525
Transfer to other bank customer in UAE – On App/Website (BEN)	Free
Remittance Advice – Copy	AED 10.50 for less than one year AED 21.00 for older than one year
<b>Debit cards</b>	
e-statements	Free
First Debit Card Issued	Free
Debit Card Replacement	AED26.25
Virtual Cards	Free
Cash withdrawals & Deposits (AED) – By Teller	AED52.50 per transaction
Cash Deposits (through our Partners)	3 free deposits per month Then AED5.25 per deposit
Cash Withdrawal (through other bank's ATM in UAE)	1 free withdrawals per month Then AED2.10 per transaction
Cash withdrawals (GCC)	AED6.30
Foreign exchanges fees on International transactions	3% of transaction value + applicable scheme charges
Balance Enquiry Transactions (through other bank's ATM in UAE)	AED1.05
Standing instruction setup charges – On App/Website	Free
Standing instruction amendments and cancellation – On App/Website	Free
Standing instruction setup /changed / cancelled – At Branch	AED52.50
<b>WPS</b>	
One time setup fees	Free
Monthly Processing Charges	AED 31.50 per file