

STANDARD	SERVICE FEES & CHARGES
Accounts and Plans	
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
Letters and Certificates	
Paper authenticated document	AED105.00
Audit Confirmation Report	AED105.00
Cheque Books	
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
Remittances	
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
Debit cards	
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
WPS	
One time setup fees	Free
Monthly Processing Charges	AED 31.50 per file

All fees and charges are per transaction unless otherwise stated. All fees and charges are inclusive of 5% VAT (with the exclusion of currency conversion charges).