

SME Banking Account Management Services - Standard Tariffs Effective 01/06/2009

	Value	Premium	Platinum
CURRENT ACCOUNTS			
Monthly Average Balance	AED 10,000 or equivalent in other currencies	AED 250,000 or equivalent in other currencies	AED 500,000 or equivalent in other currencies
Fall Below Fee	AED 200 p.m. or equivalent in other currencies	AED 300 p.m. or equivalent in other currencies	AED 500 p.m. or equivalent in other currencies
Cheque Book	Initial 50 leaves, waived	Free	Free
	Additional: AED 1 per Cheque Leaf		
ATM /DEBIT Card	AED 100 per Card	Waived	Waived
ATM Replacement	AED 75	Free	Free
Transaction Fee (including Teller Transactions)	Waived for all transactions; AED 5 per transaction if monthly average balance is not met	Waived for all transactions; AED 5 per transaction if monthly average balance is not met	Waived for all transactions; AED 5 per transaction if monthly average balance is not met
Cash Handling Charges	AED cash transactions less than 1 mio -NIL For AED 1 M or more 0.01% of cash value or AED 100 whichever is higher	AED cash transactions less than 1 mio – NIL For AED 1 M or more 0.01% of cash value or AED 100 whichever is higher	Waived
Account Statement	Quarterly Statements: Waived	Quarterly Statements: Waived	Quarterly Statements: Waived
	Daily Statement: AED 100 p.m.	Daily Statement: AED 50 p.m.	Daily Statement: AED 50 p.m.
	Weekly Statement: AED 50 p.m.	Weekly Statement: AED 25 p.m.	Weekly Statement: AED 25 p.m.
	Statement by Fax: AED 100 weekly	Statement by Fax: AED 50 per week	Statement by Fax: AED 50 per week
Duplicate Account Statements	Last 3 months : Waived	Free	Free
	3 – 6 months, AED 50 6 – 9 months, AED 100 9 – 12 months, AED 150 >12 months, AED 250	Free	Free
Daily Charges upon Account being Overdrawn	AED 50	AED 50	NIL
Account Closure Fee	Within 0 – 6 months, AED 100 Over 6 months, waived	Within 0 – 6 months, AED 250 Over 6 months, waived	Within 0 – 6 months, AED 400 Over 6 months, waived
Post Dated Cheques (PDC)			
Extension of Due Date	AED 10	AED 10	AED 10
Custodial Service per Cheque	AED 20	AED 20	AED 20
Outstanding PDC Report	AED 25	AED 25	AED 25
Replacement/Premature Withdrawal per Cheque	AED 25	AED 25	AED 25
Outward Clearing/Inter-city/Clean Collection			
Inter-city Clearing (IBCI)	AED 10	AED 10	AED 10
Special Clearing			
Within Same Emirates, per Instrument	AED 100	AED 100	AED 100
In Other Emirates, per Instrument	AED 150	AED 150	AED 150
Collection within UAE	AED 50	AED 50	AED 50
Collection outside UAE	AED 100	AED 100	AED 100
Foreign Currency Cheques/Drafts Purchased	AED 100	AED 100	AED 100

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CURRENT ACCOUNTS			
Cheques Returned Unpaid			
Inward Clearing/Book Transfer	AED 300	AED 300	AED 300
Outward Local Clearing/Inter-city/ Clean Collection	AED 10	AED 10	AED 10
Collection within UAE	AED 10	AED 10	AED 10
Collection outside UAE	AED 20	AED 20	AED 20
Miscellaneous Charges (Related to Cheques)			
Request for Photocopy of Cheques less than 6 Months	AED 50	AED 50	AED 50
More than 6 Months old	AED 150	AED 150	AED 150
Ad Hoc request for Statement	Less than 6 months, AED 100 More than 6 months, AED 200	Free	Free
Stop Payment per Cheque	AED 200	AED 200	AED 200
Stop Payment per Cheque (Max)	AED 500	AED 500	AED 500
Inward Remittances			
Credit into Mashreq A/C	Free if credited to beneficiary of MB A/C for AED & USD 5.5 equivalent for FCY	Waived	Waived
Credit Account with Other Banks	AED 100	AED 100	AED 100
Paid by PO/DD	AED 50	AED 50	AED 50
Credit into Mashreq A/C from Vostro A/C	AED 25	AED 25	AED 25
Copy of Inward Remittance Swift Message	< 6 months, AED 50 > 6 months, AED 150	Free	Free
Outward Remittances			
Draft/Pay Order Issuance	AED 25	AED 25	AED 25
Request – Stop Payment Pay Order/DD	AED 100	AED 100	AED 100
Request – Issuance of Duplicate PO/DD	AED 25	AED 25	AED 25
Telex Transfer – UAE	AED 20	AED 10	Free
Telex Transfer – outside UAE	AED 60	AED 45	AED 30
Additional Telex, if any	No charge for MT 202	Free	Free
Responding/Raising Inquiries on Behalf of Customers	AED 50	Free	Free
Cancellation of Remittance Instructions (Funds already Remitted)	AED 100	AED 100	AED 100
Cancellation of DD/PO (Original Instrument Presented)	AED 50	AED 50	AED 50
Copy of Outward Remittance Transmitted	Less than 6 months, AED 50 More than 6 months, AED 150	Free	Free
TT returned due to Discrepancy, per Transaction	AED 50	AED 50	AED 50
Swift Copy Charges, per Swift Copy	AED 25	Free	Free
Auto – Fax of OTT/ITT Advices (Monthly Charge)	AED 100	Free	Free

	Value	Premium	Platinum
CURRENT ACCOUNTS			
Standing Orders (SO)			
Setup, per SO	AED 100	AED 100	AED 100
Amendments, per SO	AED 50	AED 50	AED 50
Transaction Fee through PO per Transaction	AED 20	AED 20	AED 20
Transaction Fee through DD per Transaction	AED 30	AED 30	AED 30
Transaction Fee through TT per Transaction	AED 60	AED 60	AED 60
Insufficient Funds to Execute	AED 60	AED 60	AED 60
Request – Calling back Funds Remitted against Standing Instructions	AED 200	AED 200	AED 200
Copy of Standing Order Instruction Application	< 6 months, AED 50 > 6 months, AED 150	Free	Free
Standing Order Cancellation or Suspension	AED 20 (per instance)	Free	Free
OTHER MISCELLANEOUS			
Trade Licence			
Valid TL not provided within 30 days after expiry	AED 150	AED 150	AED 150
Valid TL not provided within 60 days after expiry	AED 250	AED 250	AED 250
Valid TL not provided every 30 days thereafter	AED 150	AED 150	AED 150
Bank Certificate/Letter Requests, per Letter			
Account Balance	AED 100	Free	Free
Underformation Letters – Long Form	AED 675	AED 675	AED 675
Underformation Letters – Short Form	AED 300	AED 300	AED 300
Audit Confirmation Reports	AED 100	AED 100	AED 100
Certificate for A/C Closure	AED 150	AED 150	AED 150
Other Reference Letters/Confirmations (eg Ac conduct)	AED 100	Free	Free
UAE Central Bank Switch & ATM Charges			
From Mashreq ATM Machines (UAE)	Waived	Waived	Waived
Non Mashreq ATM Cash Withdrawal (UAE)	AED 2	AED 2	AED 2
Non Mashreq ATM Balance Inquires (UAE)	AED 1	AED 1	AED 1
Reject Transactions (UAE)	AED 1	AED 1	AED 1
GCC ATM Usage	AED 6	AED 6	AED 6
International Transactions	AED 15	AED 15	AED 15
Fax Response to Miscellaneous Queries	AED 40	AED 40	Free
Internet Banking			
MashreqOnline (p.a.) for any Payment Option	AED 200	Free	Free

Remitter has the option to bear the corresponding bank's charges.

The Bank may at any time at its sole discretion and determination, replace, change, amend or supplement any of the charges herein mentioned. We encourage you to visit our website www.mashreqbank.com from time to time to view our most updated tariffs.