



# Schedule of Charges Diamond Accounts ADIB (UK) Limited



Adib.co.uk

International

+448082343702



UK +44 20 7590 2200



Fax +44 20 7590 2211



ADIB (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Firm Reference Number 562094.

## Dear Valued Client,

We would like to take this opportunity to thank you for banking with ADIB (UK) Limited.

The purpose of this Schedule of Charges is to provide you with information on all our products and services and their applicable fees and charges.

Should you have any questions about this Schedule of Charges or any of our products and services, please do not hesitate to visit our branch or contact our customer service team on:

From the UK	+44 20 7590 2200
From the UK	0808 234 3702 (toll free)
From Abroad	+44 808 234 3702

Customer Service Agents are available 24 hours, 7 days a week.

This Schedule of Charges will be effective from December 01, 2016

All fees and charges listed in this Schedule of Charges are in GBP (£)

Defined terms used in this Schedule of Charges shall have the meaning given to them in our Terms and Conditions which have been provided to you separately.

Yours Sincerely,

ADIB (UK) Limited

## Schedule of Charges

### Diamond accounts

The Bank charges a monthly account maintenance fee. The fee will vary depending on the balance in your All Accounts as follows:

<b>Monthly Average Balance</b>	<b>Monthly Account Maintenance Fee</b>
Under £50,000	£20
Between £50,000- £100,000:	£10
£100,000 or more:	£0

### Note:

- 1 When calculating the monthly average balance, all accounts held by you with ADIB (UK) Limited will be calculated together.
2. The required Minimum Average Balance of the Accounts is £50,000, if you fail to maintain the Minimum Average Balance we may close your Accounts.

### Cheques & Cards

Cheque book	Free
Clearing Cheque	Free
Direct Debits Paid	Free
Special Cheque Clearance	£15
Copy of Cheque	£5

### **Cheque sent for collection outside the UK**

Collection Charge	£50
-------------------	-----

### **Other Charges**

Cheques and Direct Debits Returned Unpaid	£10
Stop Payment	£30

### **Debit Card (Visa Infinite)**

New Debit Card	Free
Replacement Debit Card (customer initiated)	£20
Replacement Debit Card (bank initiated)	Free
Debit Card Dispute Resolution (if proved genuine)	£10

### **Using UK ATM (Visa Network)**

Cash withdrawal	Free
Balance Inquiry	Free
Mini-statement (last 5 transactions)	Free

### **Remittances**

#### **Inward Remittances received in GBP**

Credited to account in GBP	Free
----------------------------	------

#### **Inward Remittances received in Foreign Currency**

Credit to account in GBP by converting to GBP at Bank's prevailing exchange rate	£12
--	-----

#### **Outward Remittances**

SWIFT transfer	£30
CHAPS payment within the UK (Same day value)	£30
BACS Cancellation/funds recall	£75
SWIFT inquiries per message (Overseas)	£25
BACS Payments (3 day value)	Free
Faster Payment (up to £50,000) (Same day value)	£20

#### **Cut-Off Times for Same Day Processing:**

US Dollar (\$) / Euro (€)	14:00 Hrs
Pound Sterling (Chaps & Faster Payment Services)	15:00 Hrs
Pound Sterling (BACS)	15:30 Hrs

### **Other Services**

#### **Standing Orders**

Setting up/cancellation	Free
Internal Account Transfer (account to account)	Free
ID and Passport Certification (Per copy)	£2.50
Customer Status Inquiry (Customer Reference)	£20

### **Cash Withdrawal Fee at the Bank Cash Counter.**

Customers will be asked to complete a large cash transaction form for cash withdrawals greater than £5,000, and in addition for cash withdrawals of £10,000 or more to also provide supporting evidence as to how the cash withdrawn will be used.

**The bank needs a minimum of 24 hours' notice for all cash withdrawals above £10,000.**

Customers who wish to withdraw an amount above £30,000 must give the bank 48-hours' notice by contacting the Branch Manager or their Relationship Manager.

Fees will be applicable for cash withdrawal as per the table below. In addition, the Bank will require personal identification in the form of the customer's passport and evidence as to how the cash withdrawn will be used, to meet the UK regulations.

Amount of withdrawal (£)	Fee (£)
0 - £5,000	Free
£5,001 - £10,000	£10
£10,001 - £20,000	£15
£20,001 - £30,000	£30
£30,001 - £40,000	£45
£40,001 and above	Please contact your Relationship Manager for details of the applicable fees.

### **Cash Deposit Fee at the Bank Cash Counter**

Customers will be asked to complete a large cash transaction form for deposit amounts greater than £5,000, and in addition for cash deposits of £10,000 or more also provide supporting evidence as to the source of the cash.

**The bank needs a minimum of 24 hours' notice for all cash deposits above £10,000.**

Customers who wish to deposit an amount above £40,000 must contact the Branch Manager or their Relationship Manager for details of the evidence which will be required to make the deposit.

Please note that the Bank needs a minimum of 48 hours' notice for all cash deposits above £30,000.

Amount of deposit	Fee (£)
0 - £5,000	Free
£5,001 - £10,000	£10
£10,001 - £20,000	£15
£20,001 - £30,000	£30
£30,001 - £40,000	£45
£40,001 and above	Please contact your Relationship Manager for details of the applicable fees.

## Safe Deposit Lockers

All sizes are approximate and prices are subject to annual review (Price inclusive of VAT).

S.NO		CM	Annual Rent
1	Super-Size	25 x26	£1,330
2	VeryLarge	26 x 2	£1,050
3	Large	26 x 8	£980
4	Big	19 x 9.5	£875
5	Medium	19 x 5	£665
6	Small	13 x 8	£525

### Refundable deposit/key

Refundable deposit	£200
Key Replacement	£350

### Changes to Schedule of Charges

- From time to time we may alter the charges that we charge set out in this leaflet.
- When we do this we will notify you in accordance with our Terms and Conditions at least two months before the charge comes in to effect.

