

## SME Banking Account Management Services - Standard Tariffs Effective 1st June 2010

	Value	Premium	Platinum
<b>CURRENT ACCOUNTS</b>			
Monthly Average Balance	AED 10,000 or equivalent in other currencies	AED 150,000 or equivalent in other currencies	AED 350,000 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	Waived	Waived
	Additional: AED 1 per Cheque Leaf		
ATM /DEBIT Card	AED 100 per Card	Waived	Waived
ATM Replacement	AED 75	Waived	Waived
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	Waived	Waived
	3 – 6 months, AED 50	Waived	Waived
	6 – 9 months, AED 100		
	9 – 12 months, AED 150		
More than 12 months, AED 250			
Daily Charges upon Account being Overdrawn	AED 50	AED 50	Waived
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
<b>Post Dated Cheques (PDC)</b>			
Extension of Due Date	AED 10	AED 10	Waived
Custodial Service per Cheque	AED 20	AED 20	Waived
Outstanding PDC Report	AED 25	AED 25	Waived
Replacement/Premature Withdrawal per Cheque	AED 25	AED 25	Waived
<b>Outward Clearing/Inter-city/Clean Collection</b>			
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

	Value	Premium	Platinum
<b>CURRENT ACCOUNTS</b>			
<b>Cheques Returned Unpaid</b>			
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
<b>Miscellaneous Charges (Related to Cheques)</b>			
Request for Photocopy of Cheques less than 6 Months	AED 100	AED 50	Waived
More than 6 Months old	AED 200	AED 100	Waived
Ad Hoc request for Statement	Less than 6 months, AED 100 More than 6 months, AED 200	Waived	Waived
Stop Payment per Cheque	AED 200	AED 100	Waived
Stop Payment per Cheque (Max)	AED 500	AED 300	Waived
<b>Inward Remittances</b>			
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	Less than 6 months, AED 50 More than 6 months, AED 150	Less than 6 months, AED 50 More than 6 months, AED 150	Waived
<b>Outward Remittances</b>			
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	Waived
Telex Transfer – outside UAE	AED 60	AED 45	AED 30
Additional Telex, if any	No charge for MT 202	Waived	Waived
Responding/Raising Inquiries on Behalf of Customers	AED 50	Waived	Waived
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	Waived	Waived
TT returned due to Discrepancy, per Transaction	AED 50	AED 50	AED 50
Swift Copy Charges, per Swift Copy	AED 25	Waived	Waived
Auto – Fax of OTT/ITT Advices (Monthly Charge)	AED 100	Waived	Waived

	Value	Premium	Platinum
<b>CURRENT ACCOUNTS</b>			
<b>Standing Orders (SO)</b>			
Setup, per SO	AED 100	AED 50	Waived
Amendments, per SO	AED 50	AED 25	Waived
Transaction Fee through PO per Transaction	AED 20	AED 10	Waived
Transaction Fee through DD per Transaction	AED 30	AED 15	Waived
Transaction Fee through TT per Transaction	AED 60	AED 30	Waived
Insufficient Funds to Execute	AED 60	AED 60	AED 60
Request – Calling back Funds Remitted against Standing Instructions	AED 200	AED 100	Waived
Copy of Standing Order Instruction Application	Less than 6 months, AED 50 More than 6 months, AED 150	Waived	Waived
Standing Order Cancellation or Suspension	AED 20 (per instance)	Waived	Waived
<b>OTHER MISCELLANEOUS</b>			
<b>Trade Licence</b>			
Valid TL not provided within 30 days after expiry	AED 200	AED 200	AED 200
Valid TL not provided within 60 days after expiry	AED 300	AED 300	AED 300
Valid TL not provided every 30 days thereafter	AED 500	AED 500	AED 500
<b>Bank Certificate/Letter Requests, per Letter</b>			
Account Balance	AED 100	Waived	Waived
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	Waived	Waived
<b>UAE Central Bank Switch &amp; ATM Charges</b>			
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	Waived
<b>Internet Banking</b>			
MashreqOnline (p.a.) for any Payment Option	AED 200	Waived	Waived

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](http://www.mashreqbank.com) from time to time to view our most updated tariffs.