

Features	Current Account	Saving Account	Mukammal Account Personal	Mukammal Account Plus
Initial Deposit	AED 3,000/-	AED 3,000/-	AED 25,000	AED 50,000
Min. Bal. Requirement	AED 3,000/-	AED 3,000/-	AED 25,000	AED 50,000
Min. Balance Charges	AED 25	AED 25	FREE	FREE
Cheque Book	First Chq book of 10 leaves free, additional @ AED 1 per leaf	N/A	First Chq book of 10 leaves free, additional @ AED 1 per leaf	First Chq book of 10 leaves free, additional @ AED 1 per leaf
Teller Service Charges	First 6 transactions are free per month. AED 10	First 6 transactions are free per month. AED 10	First 6 transactions are free per month. AED 10	First 6 transactions are free per month. AED 10
Cheque Return Charges	AED 100	N/A	AED 100	AED 100
Stop Payment Cheques	AED 50	N/A	AED 50	AED 50
Copies of Old Cheques less than 1 year	AED 10	N/A	AED 10	AED 10
Copies of Old Cheques more than 1 year	AED 20	N/A	AED 20	AED 20
Cheques Drawn Outside UAE (By Courier Only)	AED 250	AED 250	AED 250	AED 200
ATM Card Replacement Charges	AED 25	AED 25	FREE	FREE
Duplicate Statement	AED 25	AED 25	FREE	FREE
Online Transfer through Central Bank Transactions	AED 1	AED 1	AED 1	AED 1
Payments through Central Bank	AED 5	AED 5	AED 5	AED 5
Foreign Telegraphic Transfer	AED 100	AED 100	AED 100	AED 100
Outward Commercial Remittance in PKR	AED 40	AED 40	AED 40	AED 40
Demand Draft & Pay Order	AED 75	AED 75	AED 75	AED 50
Demand Draft & Pay Order Cancellation Fee – Customer Request	AED 75	AED 75	AED 75	AED 50
Standing Instructions Registration	AED 50	AED 50	AED 50	FREE
Standing Instructions Penalty On Insufficient Funds	AED 25	AED 25	AED 25	AED 25
Internet Banking	FREE	FREE	FREE	FREE
Utility Bill Payment through Net Banking	FREE	FREE	FREE	FREE
SMS Alert	FREE	FREE	FREE	FREE

Features	Current Account	Saving Account	Mukammal Account Personal	Mukammal Account Plus
Mobile App	FREE	FREE	FREE	FREE
E-Statement	FREE	FREE	FREE	FREE
Remittance to Pakistan through Tezraftaar USD 100 & Above	FREE	FREE	FREE	FREE
Remittance to Pakistan through Tezraftaar Below USD 100	AED 10	AED 10	AED 10	AED 10
Tezraftaar Membership Statement	AED 50	AED 50	AED 50	AED 30
Account closed in less than 6 months of opening	AED 100	AED 100	AED 100	AED 100

Above information are as of Schedule of Charges 2025 (wef 01 January 2025) and is subject to change from time to time.

Any update to the Schedule of Charges will be available on the website in the Schedule of Charges section.

For individual product information, please refer the product page on the website and the relevant products Key Facts Statement.