

**Summary of Changes in SOC**  
**Personal Banking (Individual Customers)**  
**Effective from 1<sup>st</sup> January 2026**

*All charges in AED unless specified*

Charge Description	SOC Effective 1st January 2026			Previous Charges
	Current & Saving Accounts	Mukammal Current Account		
		Personal	Personal Plus	
Minimum Account Balance Requirement	<i>Minimum balance requirement is based on the Month to Date Average Balance (MTD Avg. Balance)</i>			Change from a daily minimum balance criterion to a Month-to-Date Average Balance requirement.
Teller Service Charges (Cash Deposit/ Withdrawal)	<i>Free</i>	<i>Free</i>	<i>Free</i>	6 transactions free /month after AED 10 per transaction
Cheque book Issuance	<i>Free (Current Account Only)</i>	<i>Free</i>	<i>Free</i>	1st Cheque book of 10 Leave Free Additional AED 1 per leaf
Special Clearing Services	<i>Free</i>	<i>Free</i>	<i>Free</i>	AED 205
Pay Orders / Demand Drafts (Issuance/Duplicate/Cancelation)	<i>Free</i>	<i>Free</i>	<i>Free</i>	AED 75
Postdated Cheque Withdrawal/Replacement prior to due date	<i>Free</i>	<i>Free</i>	<i>Free</i>	AED 100
Cheque drawn outside UAE (by courier only)	<i>100</i>	<i>100</i>	<i>100</i>	AED 250
Duplicate remittance SWIFT Copy Charges	<i>Free</i>	<i>Free</i>	<i>Free</i>	AED 15
Foreign Telegraphic Transfer / E Swift (Non Trade)	<i>Free</i>	<i>Free</i>	<i>Free</i>	AED 100