

الحسابات									
الحساب الجاري - للأفراد									
Current Account - Individuals	AED	USD	GBP	EUR	دولار اماراتي	دولار امريكى	جنيه استرلينى	يورو	دولار امريكى
Min balance / Ledger fee (Fall below fee)	3,000 / 26.25	2,000 / 26.25	2,000 / 26.25	2,000 / 26.25	26.25 / 2,000	26.25 / 2,000	26.25 / 2,000	26.25 / 2,000	26.25 / 3,000
حساب التوفير									
Min balance / Ledger fee (Fall below fee)	3,000 ⁽¹⁾ / 26.25	500 / 26.25	- / -	- / -	- / -	- / -	- / -	- / -	26.25 / 3,000 ⁽¹⁾
حساب الاطفال / حساب الطالب									
Min balance / Ledger fee (Fall below fee)	500 / 26.25	- / -	- / -	- / -	- / -	- / -	- / -	- / -	26.25 / 500
حساب الرقمي SIB Digital Account									
Min balance / Ledger fee (Fall below fee)	- / -	- / -	- / -	- / -	- / -	- / -	- / -	- / -	- / -
وديعة " وطني " الإستثمارية									
Min balance / Ledger fee (Fall below fee)	100,000 / 105	100,000 / 105	- / -	- / -	- / -	- / -	- / -	105 / 100,000	105 / 100,000
الودائع الإستثمارية									
Fixed Term Deposit (minimum Deposit)	10,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	10,000
Early withdrawal of term deposit prior to maturity	In case of early withdrawal of the term deposit before maturity date: expected profit rate of the deposit less 2.00% will apply (No profit will be paid if profit of the completed tenure of the deposit is 2% or less)				في حالة الاسترداد المبكر للوديعة قبل تاريخ الاستحقاق، سيتم تطبيق معدل الربح المتوقع للوديعة محطوماً منه 2.00% (لا يتم دفع الربح إذا لم يتعد الربح كامل مدة الوديعة 2% أو أقل)				
Max/Long Deposit (minimum Deposit)	10,000	-	-	-	-	-	-	-	10,000
Flexi Long Term Deposit (minimum Deposit)	200,000	50,000	-	-	-	-	-	50,000	200,000
الشهادات									
Audit confirmation	AED 26.25								دولار 26.25
Free Zone certificate	AED 26.25								دولار 26.25
Miscellaneous certificate (finance copy, issuing redemption statement etc)	AED 26.25								دولار 26.25
Credit report (within UAE/outside UAE)	AED 26.25								دولار 26.25
Account / balance certificate	Free / AED 52.50								مجانياً / دولار 52.50
Release letter	AED 52.50								دولار 52.50
Liability letter issued to Gov Dept./embassies	AED 63								دولار 63
Liability letter issued to financial institutions	AED 63								دولار 63
No liability certificate	AED 63								دولار 63
Economic Department certificate	AED 26.25								دولار 26.25
أخرى									
Account Closure fee (if closed within 6 months)	AED 105								دولار 105
SMS Monthly fees	Free								مجانياً
Statement of Account (per cycle)	AED 26.25 (Free within the agreed cycle)								دولار 26.25 (مجاني ضمن المدة المتفق عليها)
Transaction fee at branch counter (Teller)	AED 10.50 (6 free per month)								دولار 10.50 (6 معاملات شهرياً مجاناً)
Non - AED cash deposit / withdrawal in non - AED A/C	1.05% (min. equivalent to USD 26.25)								1.05% (حد أدنى ما يعادل 26.25 دولار امريكى)
البطاقات									
بطاقات الخصم/الصرف الالى									
ATM / Debit Card	Free								مجانياً
Issuance / renewal	Free								مجانياً
Replacement for non-technical reasons	AED 26.25								دولار 26.25
PIN replacement for non-technical reasons	AED 26.25								دولار 26.25
Copy of purchase slip	AED 26.25								دولار 26.25
رسوم معاملات بطاقات الخصم/الصرف الالى									
SIB ATM - all transactions	Free								مجانياً
UAE switch transactions: withdrawal / balance inquiry	AED 2.10 / AED 1.05								دولار 2.10 / دولار 1.05
GCC switch transactions: withdrawal / balance inquiry	AED 6.3 / AED 3.15								دولار 6.3 / دولار 3.15
Cash withdrawal outside UAE	As per host country system								حسب نظام البلد المضيف
Administration fee for non-AED transactions	2% ⁽²⁾								2% ⁽²⁾
سمائلز فيزا المغطاة									
Annual fee (Primary / Supplementary)	Free / Free								مجانياً
Replacement for non-technical reasons	AED 78.75								دولار 78.75
Cash withdrawal fee	3.15% (min AED 78.75)								3.15% (حد أدنى 78.75 دولار)
Administration fee for non-AED transactions	2.5% ⁽²⁾								2.5% ⁽²⁾
Rejected standing order for lack of funds	AED 26.25								دولار 26.25
Copy of purchase slip	AED 68.25								دولار 68.25
Duplicate statement	AED 47.25								دولار 47.25
Liability / No Liability certificate	AED 52.5								دولار 52.5
Murabaha profit rate / monthly / annually	3.49% / 41.88%								3.49% / 41.88%
بطاقات ماستركارد المغطاة									
Annual fee (Primary / Supplementary)	Free / Free								مجانياً / مجانياً
Card replacement fee	AED 78.75								دولار 78.75
Cash withdrawal fee ^{****}	3.15% (min AED 78.75)								3.15% (حد أدنى 78.75 دولار)
Administration fee for non-AED transactions	2.5% ⁽²⁾								2.5% ⁽²⁾
Additional statement fee	AED 47.25								دولار 47.25
Copy of purchase slip	AED 68.25								دولار 68.25
Rejected standing order due to lack of funds	AED 26.25								دولار 26.25
Liability / No liability certificate	AED 52.5								دولار 52.5
Murabaha profit rate / monthly / annually	2.49% / 29.88%								2.49% / 29.88%
البطاقات المدفوعة مسبقاً									
Issuance / Annual Fee	AED 52.5								دولار 52.5
SIB Digital Prepaid Card Issuance / Annual Fee	Free								مجانياً
Card / PIN replacement fee for non-technical reasons	AED 26.25								دولار 26.25
UAE switch transactions: withdrawal / balance inquiry	AED 2.10 / AED 1.05								دولار 2.10 / دولار 1.05
GCC switch transactions: withdrawal / balance inquiry	AED 6.3 / AED 3.15								دولار 6.3 / دولار 3.15
Loading fee	AED 10.50								دولار 10.50
Administration fee for non-AED transactions	2% ⁽²⁾								2% ⁽²⁾
Statement printing fee	AED 26.25 per month								دولار 26.25 لكل شهر
File Loading Fees (Charged to Company Account.) WPS	AED 100								دولار 100
الشيكات									
Certified cheque	AED 157.50								دولار 157.50
Cancellation of certified cheque	AED 52.50								دولار 52.50
Manager cheque / Demand Draft (DD)	AED 78.75								دولار 78.75
Special design cheque book	AED 2.1 per leaf (min AED 1,575)								2.1 دولار / لكل ورقة (حد أدنى 1,575 دولار)
Standard cheque book	First time free then AED 26.25 each								إصدار أولي مجاني / 26.25 دولار لكل دفتر إضافي
Stop payment (lost or stolen cheques)	AED 52.50 per request								52.50 دولار لكل طلب
Normal clearing	Free								مجانياً
Special clearing (Outward) Honored / Returned	AED 215.25								دولار 215.25
Special clearing (Inward)	Free								مجانياً
Outward collection (Honored/Returned) - Within UAE	AED 26.25 + courier								دولار 26.25 + رسوم البريد
Outward collection (Honored/Returned) - GCC countries	AED 78.75 + courier + corresp. charges								دولار 78.75 + رسوم البريد والمراسلة
Outward collection (Honored/Returned) - Other countries	AED 105 + courier + corresp. charges								دولار 105 + رسوم البريد والمراسلة
Cheques / Special clearing returned for insufficient funds including "represent again"	AED 105								دولار 105
PDC - Handling charges for safe keeping and collection	AED 78.75 one time								دولار 78.75 واحدة
PDC - Deposited for collection on due date	AED 10.50 per cheque								دولار 10.50 من كل شيك
PDC withdrawal	AED 21 per cheque								21 دولار لكل شيك
Cheques payable at centers where central bank clearing facility is not available	without fees								بدون رسوم
Returned cheque deposited in own account	without fees								بدون رسوم
Cheques for collection within the UAE	without fees								بدون رسوم
Cheques for collection outside the UAE	at bank's discretion								حسب تقدير المصرف
Counter cheques - cash withdrawals	without fees								بدون رسوم
Cheque photocopy	<1 year - AED 10.5 / > 1 year - AED 21								أقل من سنة 10.5 دولار / أكثر من سنة 21 دولار
التحويلات									
Manager's Cheque / Demand Draft (DD)	AED 78.75								دولار 78.75
SWIFT / TT within UAE / GCC / World	AED 5.25 - AED 6.30 / AED 105 / AED 115.5								دولار 5.25 - 6.30 / 105 دولار / 115.5 دولار
SWIFT / TT correspondent fee(s) by remitter **	AED 105 (excl. Japanese Yen) / AED 157.50 (Japanese Yen)								دولار 105 (ما عدا الين الياباني) / 157.50 دولار (الين الياباني)
SWIFT / TT inquiry or amendment	AED 26.25								دولار 26.25
Manager's Cheque / DD / TT cancellation / stop orders	AED 78.75								دولار 78.75
SWIFT / TT copy	AED 15.75								دولار 15.75
Inward Remittances - Credited to SIB account	Free								مجانياً
أوامر الدفع المستحقة وتحويل الرصيد / الأرصدة									
Standing Order / Sweep / Cash Pooling Initiation / amendment	AED 52.50								دولار 52.50
Standing Order / Sweep / Cash Pooling transaction	AED 52.50 monthly								دولار 52.50 شهرياً
Transfer to other bank within UAE	AED 26.25 + SWIFT / TT charge								دولار 26.25 + رسوم سويتف / تليكس
الخصم المباشر									
No pay response - Insufficient funds	AED 26.25 per transaction								دولار 26.25 لكل معاملة
Stop payment of Direct Debit request against cash/Change	AED 105 per transaction								دولار 105 لكل معاملة
التأمين الشخصي									
Documentation and Study Fees	1.05% of finance amount (min. AED 525, max. AED 2,625)								1.05% من مبلغ التمويل (حد أدنى 525 درهم، حد أقصى 2,625 درهم)
Early settlement (Retained Profit)	1.05% of Principle outstanding amount (max AED 10,500) ⁽³⁾								1.05% من المبلغ الأساسي المتبقي (حد أقصى 10,500 درهم) ⁽³⁾
Partial settlement (Retained Profit)	1.05% of partial payment amount (max AED 10,500) ⁽³⁾								1.05% من مبلغ الدفعة الجزئية (حد أقصى 10,500 درهم) ⁽³⁾
Liability letter / No liability letter	AED 63								دولار 63
Finance top up (Documentation and Study Fees)	1.05% of top up amount (min. AED 525, max. AED 2,625)								1.05% من مبلغ التمويل (حد أدنى 525 درهم، حد أقصى 2,625 درهم)
Others (finance copy, issuing redemption statement, audit confirmation etc.)	AED 26.25								دولار 26.25
تأمين السيارات									
Documentation and Study Fees	1.05% of finance amount (min. AED 525, max. 2,625)								1.05% من مبلغ التمويل (حد أدنى 525 درهم، حد أقصى 2,625 درهم)
Early settlement (Retained Profit)	1.05% of Principle outstanding amount (Maximum AED 10,500) ⁽³⁾								1.05% من المبلغ الأساسي المتبقي (حد أقصى 10,500 درهم) ⁽³⁾
Partial settlement (Retained Profit)	1.05% of Principle outstanding amount (Maximum AED 10,500) ⁽³⁾								1.05% من المبلغ الأساسي المتبقي (حد أقصى 10,500 درهم) ⁽³⁾
Mortgage and mortgage release	Free								مجانياً
Liability letter / No liability letter	AED 63								دولار 63
Change of due date on standing instructions	AED 26.25								دولار 26.25
Replacement of PDCs	Free								مجانياً
No Objection Certificate to Traffic Department	Free								مجانياً
التأمين العقاري للأفراد									
Documentation and study fees - Residential property	Upto 1.05% of finance amount (min. AED 2,100)								حتى 1.05% من مبلغ التمويل (حد أدنى 2,100 درهم)
Documentation and study fees - Non residential property	1.31% of finance amount (min. AED 5,250)								1.31% من مبلغ التمويل (حد أدنى 5,250 دولار)
Rescheduling of liability	AED 262.50								دولار 262.50
Early Settlement - Residential property	1.05% of Principle outstanding amount or AED 10,500, whichever is less ⁽³⁾								1.05% من المبلغ الأساسي المتبقي أو 10,500 دولار، أيهما أقل ⁽³⁾
Early Settlement - Non residential property	2.10% of Principle outstanding amount; if settled within 5 years, else, 0% ⁽³⁾								2.10% من المبلغ الأساسي المتبقي خلال أول 5 سنوات، لا رسوم بعدها 0% ⁽³⁾
Partial settlement - Residential property	1.05% of Settlement amount or AED 10,500, whichever is less ⁽³⁾								1.05% من مبلغ التسوية أو 10,500 دولار، أيهما أقل ⁽³⁾
Partial settlement - Non residential property	2.10% of Settlement amount; if settled within 5 years, else, 0% ⁽³⁾								2.10% من مبلغ التسوية خلال أول 5 سنوات، لا رسوم بعدها 0% ⁽³⁾
Liability letter	AED 89.25								دولار 89.25
Other certificates	AED 78.75								دولار 78.75
Non standard statement production / copy of original documents	AED 105								دولار 105
Property swaps admin fee	Max AED 1,386 (valuation included)								حد أقصى 1,386 درهم (مضمناً التقييم)
Issuance of No Objection Certificate (NOC)	AED 157.50								دولار 157.50
Request of other letter	AED 94.5								دولار 94.5
Clearance letter	AED 99.75								دولار 99.75
Evaluation	Min AED 1,050, max AED 15,750 (depends on property type and location)								الحد الأدنى 1,050، الحد الأقصى 15,750 (حسب نوع وموقع العقار)
صناديق الامتثال									
Annual rental charges - Different sizes	From AED 1,575 - AED 5,250								من 1,575 دولار - 5,250 دولار
Security deposit	AED 3,000								دولار 3,000
Locker key replacement charges	Actual + AED 105								التكلفة + 105 دولار
خدمات أخرى									
Credit Life Takeful rate - All Finances	Up to 0.05% monthly								