

SCHEDULE OF CHARGES

with effect from November 7th 2008



Service Charge Schedule	Barclays Premier	Personal Banking
Personal Accounts		
Current		
Minimum monthly average balance required	N/A	AED 5,000
Fee if the balance falls below minimum required	Free	AED 100 per month
Cheque Book Issuance (First Cheque Book free) - 25 leaves	Free	AED 50
Savings		
Minimum monthly average balance required	N/A	AED 5,000
Fee if the balance falls below minimum required	Free	AED 100 per month
Free Teller Transactions:		
Withdrawal	Unlimited	2 per month
Deposit	Unlimited	1 per month
Teller Transaction Charge	Free	AED 50 per transaction
Free outward remittances to Barclays Group	2 per month	2 per month
Xceed		
Minimum monthly average balance required	N/A	Nil
Fee if the balance falls below minimum required	Free	Nil
Account Maintenance Fee	Free	AED 50 per month
Cheque Protect - Sweep In Setup Fee	Free	Free
Sweep Out Setup Fee	Free	Free
Sweep Out - Per Term Deposit Booking Fee	AED 25	AED 25
UAE Switch ATM Withdrawal Charges	Free	Free
Cheque Book Issuance	Free	Free
Free outward remittances to Barclays Group	2 per month	2 per month
Free outward remittances - External	1 per month	1 per month
Supplementary Debit Card Issuance	Free	Free

with effect from November 7th 2008

Service Charge Schedule	Barclays Premier	Personal Banking
Classic		
Minimum monthly average balance required	N/A	Nil
Fee if the balance falls below minimum required	N/A	Nil
Account Maintenance Fee	N/A	AED 25 per month
Cheque Book Issuance - 25 leaves	N/A	AED 50
Teller Transaction Charge	N/A	AED 50 per transaction
Free Cheque Issuance from Account	N/A	2 per month
Additional Cheque Issuance Charge	N/A	AED 50 per Cheque
Call Deposit		
Minimum monthly average balance required	AED 20,000	AED 20,000
Fee if the balance falls below minimum required	Free	AED 100 per month
Time Deposit		
Minimum balance for opening Accounts	20,000	20,000
Premature Breakage Charge	Run Tenor Rate less 1%	Run Tenor Rate less 1%
Relationship Pricing*		
*(Total average monthly balance across all accounts under Relationship Number as Primary Applicant)		
Combined average monthly relationship balance required	AED 350,000	AED 20,000
Fee if the balance falls below minimum required	AED 150 per month	-
The fall below fee applicable to individual accounts will be waived if Combined Average Relationship Balance is maintained		
Other Services		
Regular Statement	Free	Free
Extra copy (last 3 months)	Free	AED 25 per month
Extra copy (last 6 months)	AED 25 per month	AED 25 per month
Extra copy (beyond last 6 months)	AED 25 per month	AED 50 per month

with effect from November 7th 2008

Service Charge Schedule	Barclays Premier	Personal Banking
Additional Transaction/Cheque Issuance Charge per instance	Free	AED 50
Cheque Protect - Sweep In Setup Fee	AED 100	AED 100
Sweep Out Option - Setup Fee	AED 100	AED 100
Sweep Out - Per Fixed Deposit booking	AED 25	AED 25
Account Balance Certificate	Free	AED 50
Closure of an account within 3 months of its opening	AED 300	AED 100
Clearance Letter	AED 50	AED 50
Liability Letter	Free	AED 250
Signature Verification for other Banks	Free	AED 25
Copy of record not available online:		
*Up to 6 months old	AED 100 per record	AED 100 per record
*Over 6 months old	AED 150 per record	AED 150 per record
Setup Fee for Overdraft against Term Deposit	Free	AED 100
Cash Deposit/Withdrawal		
In AED Debit/Credit to AED Account	Free	Free
In USD by Debit/Credit to a USD Account	0.5% of the amt (min AED 100)	1% of the amt (min AED 100)
In other currencies	0.5% of the amt (min AED 100)	2% of the amt (min AED 100)
Debit Card		
Annual Fee	Free	Free
Supplementary Card Issuance	Free	AED 50
Replacement Fee	Free	AED 50

with effect from November 7th 2008

Service Charge Schedule	Barclays Premier	Personal Banking
Barclays UAE ATMs		
Cash Withdrawal	Free	Free
Balance Enquiry	Free	Free
Mini Statement (last 8 transactions)	Free	Free
Transfer within UAE Accounts	Free	Free
UAE Switch ATMs		
Cash Withdrawal	Free	AED 2
Balance Enquiry	Free	AED 1
In GCCNET ATMs		
Cash Withdrawal	Free	AED 6
Balance Enquiry	Free	AED 3
Internationally at PLUS ATMs		
Cash Withdrawal	Free	2% of the amt (min AED 20)
Balance Enquiry	Free	Free
Phone Banking		
Registration	Free	Free
Reissuance of PIN	Free	Free
Enquiries on account balances, transactions and cheques	Free	Free
Statement by Fax	Free	AED 20 per fax
Cheques		
Local Cheque Clearing	Free	Free
Local Cheques payable at centres where central bank clearing facility is not available	AED 50	AED 50
Foreign Currency Cheque collection within UAE	AED 100	AED 100

with effect from November 7th 2008

Service Charge Schedule	Barclays Premier	Personal Banking
Foreign Currency Cheque collection payable in other countries	0.125% of cheque amount. Minimum AED 50 or USD 15	0.125% of cheque amount. Minimum AED 50 or USD 15
Cheque Returned - Deposit in own account	Free	Free
Cheque returned - Drawn on own account/Collection cheques	AED 300 per cheque	AED 300 per cheque
Special Clearing - Within the same Emirate	AED 100	AED 100
Special Clearing - Other Emirates	AED 100	AED 100
Stop Payment	AED 100 per instruction	AED 100 per instruction
Cheque Book Issuance (25 leaves)	Free	AED 50
Standing Instructions		
Setting up/Amendments	Free	AED 50
Penalty fee for insufficient funds to process payment	AED 100	AED 100
Account to Account Transfer (within Barclays UAE)	Free	Free
Remittances		
Inward Remittances		
From Banks within UAE in AED	Free	Free
From Banks outside UAE in AED	Free	AED 50
In Foreign Currency	AED 50	AED 75
Outward Remittances		
Within UAE	AED 50	AED 100
Outside UAE	AED 75	AED 125
Recall of TT Funds/ Investigation of TT Status	AED 100	AED 100
Manager's Cheque/Demand Draft		
Manager's Cheque	Free	AED 25

with effect from November 7th 2008

Service Charge Schedule	Barclays Premier	Personal Banking
Demand Draft	AED 25	AED 50
Mailing (within UAE)	Free	AED 25
Cancellation (with original returned)	AED 25	AED 25
Stop Payment	AED 50	AED 100
Personal Instalment & Salary Transfer Instalment Loans		
Processing Fees	Preferential Rate	1% of the loan amount
Minimum Processing Fee	Preferential Rate	AED 750
Maximum Processing Fee	Preferential Rate	AED 2,500
Insurance Fee	Preferential Rate	0.4% p.a.
PDC Handling Charge	Preferential Rate	AED 10 per cheque
Instalment Postponement Fee	Preferential Rate	AED 200
Returned Cheque Charge	Preferential Rate	AED 250
Late Payment Fee	Preferential Rate	AED 250
Penal Interest Charge	Preferential Rate	+3% on overdue amount
Prepayment Fee		
Through own resources	Preferential Rate	2%
Through End of Service Benefits	Preferential Rate	0.25%
Through buy-out (another financial institution)	Preferential Rate	5%
Through a top up Loan	Preferential Rate	1%
Through consolidation (another Barclays facility)	Preferential Rate	2%

Terms and Conditions apply.

Barclays Bank PLC is Registered in England: Registered No. 1026167. Registered Office: 1 Churchill Place London England E145HP.

with effect from November 7th 2008

RF003V01BB10/05/07