

Tariff Sheet for Standard Products and Services being offered*

Tariff	Charges
Applicable across all Products (except Consumer Finance)	
Interest rate	As defined in the Facility documentation
Credit Life Insurance Fees**	As defined in the Facility documentation
Returned Installment fee	AED500
Fee for Deferment of Installment	AED500
Account Statement fee	AED200
Audit Confirmation Letter fee	AED500
Balance Confirmation Letter fee	AED250
No Liability Letter fee	AED250
Cheque recall fee	AED 25 (min AED 100 - max AED 350/-)
Expired documentation fee (per document)	AED 100 per month

Applicable to Commercial Finance

Processing Fees **	1% of the Loan amount, (min AED 1,050/-)
Late payment Penal Interest charges	24% p.a on outstanding amount
Security Documentation issuance fees	AED1,500
Early / Partial Settlement fee	2% settled through own fund and 5% when settled through funds from other banks/ FI
Applicable to Small Business Loans	
Processing Fees **	2% of the Loan amount, (min AED 500/-)
Early / Partial Settlement fee	3% settled through own fund and 5% when settled through funds from other banks/ FI
Applicable to Vehicle Finance (excluding retail)	
Processing Fees **	1% of the Loan amount, (min AED 500/-)
Late payment Penal Interest charges	24% p.a on outstanding amount
Mortgage release fee (only for vehicles registered in Dubai) per vehicle	AED100
Early / Partial Settlement fee	2% settled through own fund and 5% when settled through funds from other banks/ FI
Valuation fee***	AED250

Notes

* All charges above are excluding VAT - VAT will be applied on charges in accordance with the guideline from UAE Central Bank
** Processing fee and Credit Life Insurance fee may be deducted from the Proceeds of your loan amount as an alternative to upfront
*** Applicable to internal valuations only. External valuation costs to be directly paid by the Customer.

Tariff Sheet for Trade Products and Services being offered*

Tariff	Charges
Applicable to Trade Finance	
Import LC	
Arrangement fees	1% - 2% of the Total facility amount
Import LC amendment commission For amendments not involving value & tenor Min AED 250 + Swift charges	First AED 100K: 0.125% pm Balance: 0.0625% pm (Min 3 months) Min AED 500
Revolving LC commission	0.125% pm (Min 3 months) Min AED 500
Reinstatement commission on revolving LC	0.125% pm of each reinstatement (Min 3 months) Min AED 500
Stand-by LC issuance commission	0.125% pm (Min 3 months) Min AED 500
Cancellation of LC	AED350

SHIPPING GUARANTEES/ DELIVERY ORDER

Issuance commission	With 100% Margin: 0.125% per month min AED 500
EXPORT LC (If in favor of Gulf Finance)	
LC advising fee	AED350
Amendment advising fee	AED250
Handling charges on documents under export LC	0.25% Min. AED 3500

GUARANTEES

Issuance commission	0.25% per month (min 3 months) Min AED 350
Issuance against counter guarantee of correspondent banks	0.25% per month (min 3 months) Min AED 350
Guarantees advised through a correspondent bank	0.25% per month (min 3 months) Min AED 350 + correspondent bank charges
Re-issuance	AED300
Advising other bank's guarantees	AED350

OTHER TRADE RELATED CHARGES

SWIFT/TELEX	AED150
International courier	AED300
Local courier	AED100
International postage	AED150
Local postage	AED75

Notes

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GULF FINANCE

Tariff Sheet for Labour Guarantee Products and Services being offered*

Tariff	Charges
Labour Guarantees	
Pre-Termination Charges	
Closed within	Interest Payout
0-6 months	No Interest
6 - 12 months	0.50%
12 - 24 months	1%
24+ months	1.50%

Other fees

Ministry of Labour fee for LG issuance	AED 25/ employee
Ministry of Labour fee for LG issuance	AED 3 / transaction
LG cancellation fee	AED 100/ employee
Cheque refund fees	AED 100/ cheque

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Tariff Sheet for Consumer Finance Products and Services being offered*

Tariff	Charges
Applicable to Consumer Finance Products	
Processing Fees **	1% of loan amount Min AED 500/- - Maximum AED 2,500/-
Interest rate	As defined in the Facility documentation
Fee for Deferment of Installment	AED100
Credit Life Insurance Fees**	As defined in the Facility documentation
Late payment Penal Interest charges	2% of the delayed amount Min AED 50 - Max AED 200
Early / Partial Settlement fee	1% of amount prepaid
Account Statement fee	AED25
Audit Confirmation Letter fee	AED500
Balance Confirmation Letter fee	AED100
No Liability Letter fee	AED100
Liability Letter fee	AED100
Loan rescheduling fee	AED250
Mortgage release fee (only for vehicles registered in Dubai) per vehicle	AED 100 per vehicle

Notes

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** Processing fee and Credit Life Insurance fee may be deducted from the Proceeds of your loan amount as an alternative to upfront payment



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Tariff Sheet for Products and Services being offered*

Tariff	Charges
Loan rescheduling fee	AED1,000
Vehicle Repossession Order Release fee	AED500
Police case release fee	AED750

Notes

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** Tariff Sheet was last updated on 01/07/2018