

FEES STRUCTURE

Type of Fees	Products/Accounts	Fees	Waiver/Terms
Subscription	Sukuk purchase through Credit /Debit/Prepaid Card	2% (min of AED 15)	Waived if held for 24 months
	myPlan/ ESP	1% (min of AED 15)	Waived at the maturity of agreed plan duration (12, 24 & 36 months)
Minimum Balance	Customer Holding in the account	AED 20 per month	Applicable if the account balance falls below AED 3,000 during the month Minimum balance fee will not be applicable to customers having a regular saving plan to save a fixed amount in Saving Sukuk through a recurring payment method
Instant Redemption	Saving Bonds	AED 15 per transaction	Available at select Exchange Houses (Refer to Redemption page on the website)

* Above Fees & Charges are exclusive of VAT.

Effective 01 January 2018 the Company will charge VAT as applicable on any fees and charges in accordance with the provisions of VAT Law & Executive Regulations.