Personal - Remittances

Danca al DAMalita		
	Personal Banking (AED)	RAKelite/ RAKselect (AED)
Drafts / Manager's Cheques		
Account Holders	75	10
Cancellation fee	75*	75*
* Plus SWIFT/Telex and other bank charges.		
Foreign Currency Cheques		
Cheques purchased	0.125% + i	nterest at applicable rate
	(Min. 100, Ma	x. 1000)
Cheques purchased returned unpaid	100*	100*
* Plus correspondent bank and courier charges, if a	ny.	
Cheques for collection		
payable within UAE	25	25
Cheques for collection	0.125%	
payable overseas/payable by us	(Min. 100, Ma	x. 1000)*
* Plus correspondent bank and courier charges, if a		,
For any USD collection cheque, the correspondent		e approximately USD 200/-
Cheques for collection returned unpaid	100*	100*
* Plus correspondent bank and courier charges, if a	ny.	
Pomittanca Swift convenance	15	45
Remittance Swift copy charges	13	15
Remittance Swift copy charges Electronic Fund Transfers - Inward	13	15
Electronic Fund Transfers - Inward	AED 1	AED 1
Electronic Fund Transfers - Inward Dirham Payments within UAE		
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD*	AED 1 USD 5	AED 1 Free
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED*	AED 1 USD 5 AED 20	AED 1 Free Free
Electronic Fund Transfers - Inward	AED 1 USD 5	AED 1 Free
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid	AED 1 USD 5 AED 20 AED 20	AED 1 Free Free Free
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe	AED 1 USD 5 AED 20 AED 20	AED 1 Free Free Free
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking	AED 1 USD 5 AED 20 AED 20 ension / Allowan	AED 1 Free Free Free
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking Dirham Payments within UAE	AED 1 USD 5 AED 20 AED 20	AED 1 Free Free Free
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking Dirham Payments within UAE Through Branches	AED 1 USD 5 AED 20 AED 20 AED 20 ension / Allowan	AED 1 Free Free Free ces.
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking Dirham Payments within UAE Through Branches	AED 1 USD 5 AED 20 AED 20 ension / Allowan	AED 1 Free Free Free
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking	AED 1 USD 5 AED 20 AED 20 AED 20 ension / Allowan	AED 1 Free Free Free ces.
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking Dirham Payments within UAE Through Branches Dirham Payments within UAE	AED 1 USD 5 AED 20 AED 20 AED 20 ension / Allowan	AED 1 Free Free Free ces.
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* *Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking Dirham Payments within UAE Through Branches Dirham Payments within UAE Dirham Payments Outside UAE and	AED 1 USD 5 AED 20 AED 20 AED 20 ension / Allowan	AED 1 Free Free Free ces.
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* *Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking Dirham Payments within UAE Through Branches Dirham Payments within UAE Dirham Payments Outside UAE and Foreign currency payments within/	AED 1 USD 5 AED 20 AED 20 ension / Allowan 1 1* 5*	AED 1 Free Free Free ces. 1* 5*
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking Dirham Payments within UAE Through Branches Dirham Payments within UAE Dirham Payments Outside UAE and Foreign currency payments within/ outside UAE (Through Digital Banking) Dirham Payments Outside UAE and Foreign	AED 1 USD 5 AED 20 AED 20 ension / Allowan 1 1* 5*	AED 1 Free Free Free ces. 1* 5*
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe Electronic Fund Transfers - Outward Through Digital Banking Dirham Payments within UAE Through Branches Dirham Payments within UAE Dirham Payments Outside UAE and Foreign currency payments within/ outside UAE (Through Digital Banking)	AED 1 USD 5 AED 20 AED 20 ension / Allowan 1 1* 5*	AED 1 Free Free Free ces. 1* 5*

^{*} Plus additional charge of AED 1/- for outward EFT within UAE (Including Standing Instructions), other than Salary/EOSB/Pension/Allowances where all charges are remitters account.

^{**} Plus beneficiary bank charges, if any (including Standing instructions). Additional charges will apply where payment is to be sent with charges on remitter depending on the country/currency of payment.

Service and Price Guide with	effect from 02-11-201	8
	Personal Banking (AED)	
INR Transfers to India via RAKMoney (Through Branches / Digital Banking		,
Transfers from AED 0 – 500 Transfers from AED 500.01 - 1000 Transfers from AED 1000.01 & above	AED 5 AED 10 AED 15	AED 5 AED 10 AED 15
PHP Transfers to Philippines via RAKM (Through Branches / Digital Banking	,	er
Cash Transfer-Flat rate per transaction	AED 20	AED 20
NPR Transfers to Nepal via RAKMone (Through Branches / Digital Banking		
Transfers from AED 0 – 1000 Transfers from AED 1000.01 & above	AED 15 AED 20	AED 15 AED 20
LKR* Transfers to Sri Lanka via RAKM (Through Branches / Digital Banking		er
Account Transfer		
0 - AED 1000	AED 15	AED 15
AED 1000.01 - 125,000 AED 125,000.01 & above	AED 20 AED 30	AED 20 AED 30
Cook Transfer		
Cash Transfer Up to AED 1000	AED 15	AED 15
Above AED 1000	AED 20	AED 20
*Service Charge with effect from 21 March 2017 (Additional charges may apply for cancelation/stop	navement/recall/	roject (roturn)
(Additional Charges may apply for Cancelation) stop	payment/recail/	reject/returnj
PKR Transfers to Pakistan via RAKMo (Through Branches / Digital Banking	,	•
Account and Cash Transfer Through Bank Alfalah	Free	Free
EUR Transfers to EU via RAKMoneyTr (Through Branches / Digital Banking		
Account Transfer		
0 - EUR 1,999.99	AED 25	AED 25
EUR 2,000 - 24,999.99 EUR 25,000 - 49,999.99	AED 35 AED 55	AED 35 AED 55
EUR 50,000 - 49,999.99 EUR 50,000 - 99,999.99	AED 33 AED 100	AED 33 AED 100
EUR 100,000 & above	AED 120	AED 120

Service and Price Guide with effect from 02-11-2018

Personal

RAKelite/

	Banking (AED)	RAKselect (AED)	
Amendment/Cancellation/Fate e Electronic Fund Transfers sent via Account Holders * Plus overseas bank charges, if any.		25*	
Foreign Currency Notes Debit or credit account in same currency In USD	2%	1.5%	
In other currencies (GBP or EURO)	2%	1.5%	

Note:

- For Service charges pertaining to Business Remittances, kindly refer to the Business Remittances Service & Price quide.
- For Service charges pertaining to RAKMoneyTransfer through Xpress Money, kindly visit www.rakbank.ae/xm.

Business - Remittances

Service and Price Guide with effect from 11-03-2018

Drafts / Manager's Cheques Account Holders	(AED) 10
Cancellation fee * Plus SWIFT/Telex and other bank charges.	100*
Foreign Currency Cheques Cheques purchased	0.125% + interest at applicable rate (Min. 100, Max. 1000)
Cheques purchased returned unpaid * Plus correspondent bank and courier charges, if any.	100*
Cheques for collection payable within UAE	25
Cheques for collection payable overseas/payable by us * Plus correspondent bank and courier charges, if any. For any USD collection cheque, the correspondent bank of	0.125% (Min. 100, Max. 1000)* charges are approximately USD 200/-

Cheques for collection	
returned unpaid	100*
* Diversion and and head, and according to the control of the cont	

* Plus correspondent bank and courier charges, if any.

Electronic Fund Transfers - Inward	
Dirham Payments within UAE	AED 1
In USD paid in USD*	Free
In foreign currency paid in AED*	Free
In foreign currency paid	Free
in foreign currency*	

^{*} Free for inward EFT representing Salary / EOSB / Pension / Allowances.

The for invaria at 1 representing saidily (2000) Tension	. / / mowarices.	
Electronic Fund Transfers - Outward	Business account	RAKelite Business
Through Digital Banking		
Dirham Payments within UAE	5*	NIL*
Dirham Payments outside UAE and Foreign currency Payments within/ outside UAE	25**	NIL**
Through Branches		
Dirham Payments within UAE	25*	25*
Dirham Payments outside UAE and Foreign currency Payments within/ outside UAE	50**	50**

^{*} Plus additional charge of AED 1/- for outward EFT within UAE (Including Standing Instructions), other than Salary/EOSB/Pension/Allowances where all charges are remitters account.

^{**} Plus beneficiary bank charges, if any (including Standing instructions). Additional charges will apply where payment is to be sent with charges on remitter depending on the country/currency of payment.

Business - Remittances (Contd.)

Service and Price Guide with effect from 11-03-2018

Fate enquiry of Electronic	(AED)	
Fund Transfers sent via swift Account Holders	25*	
* Plus overseas bank charges, if any.		
Foreign Currency Notes Debit or credit account in same		
currency In USD	1.5%	
In other currencies (GBP or EURO)	1.5%	

Personal - Remittances

Service and Price Guide with effect from 02-11-2018		
	Personal Banking	RAKselect
Drafts / Manager's Cheques	(AED)	(AED)
Account Holders	75	10
Cancellation fee * Plus SWIFT/Telex and other bank charges.	75*	75*
Foreign Currency Cheques Cheques purchased	0.125% + p (Min. 100, Max	rofit at applicable rate 1000)
Cheques purchased returned unpaid * Plus correspondent bank and courier charges, if ar	100* ny.	100*
Cheques for collection payable within UAE	25	25
Cheques for collection payable overseas/payable by us * Plus correspondent bank and courier charges, if ar for any USD collection cheque, the correspondent t		,
Cheques for collection returned unpaid * Plus correspondent bank and courier charges, if an	100* ny.	100*
Remittance Swift copy charges	15	15
Electronic Fund Transfers - Inward Dirham Payments within UAE In USD paid in USD* In foreign currency paid in AED* In foreign currency paid in foreign currency* * Free for inward EFT representing Salary / EOSB / Pe	AED 1 USD 5 AED 20 AED 20	AED 1 Free Free Free
Electronic Fund Transfers - Outward Through Digital Banking	b	
Dirham Payments within UAE Through Branches	1*	1*
Dirham Payments within UAE	5*	5*
Dirham Payments Outside UAE and Foreign currency payments within/outside UAE (Through Digital Banking)	30**	30**
Dirham Payments Outside UAE and Foreig currency payments within/outside UAE via Swift (Through Branches)	jn 75**	50**

^{*} Plus additional charge of AED 1/- for outward EFT within UAE (Including Standing Instructions), other than Salary/EOSB/Pension/Allowances where all charges are remitters account.

^{**} Plus beneficiary bank charges, if any (including Standing instructions). Additional charges will apply where payment is to be sent with charges on remitter depending on the country/currency of payment.

Service and Price Guide with effect from 02-11-2018

	Personal Banking	RAKselect
	(AED)	(AED)
INR Transfers to India via RAKMoney (Through Digital Banking/Branches)	Transfer	
Transfers from AED 0 – 500 Transfers from AED 500.01 - 1000 Transfers from AED 1000.01 & above	AED 5 AED 10 AED 15	AED 5 AED 10 AED 15
PHP Transfers to Philippines via RAKN (Through Digital Banking/Branches)	MoneyTransf	er
Cash Transfer-Flat rate per transaction	AED 20	AED 20
NPR Transfers to Nepal via RAKMone (Through Digital Banking/Branches)	eyTransfer	
Transfers from AED 0 – 1000 Transfers from AED 1000.01 & above	AED 15 AED 20	AED 15 AED 20
LKR* Transfers to Sri Lanka via RAKM (Through Digital Banking/Branches)	loneyTransf	er
Account Transfer		
0 - AED 1000	AED 15	AED 15
AED 1000.01 - 125,000	AED 20	AED 20
AED 125,000.01 & above	AED 30	AED 30
Cash Transfer		
Up to AED 1000	AED 15	AED 15
Above AED 1000	AED 20	AED 20
*Service Charge with effect from 21 March 2017 (Additional charges may apply for cancelation/stop	payment/recall/	reject/return)
PKR Transfers to Pakistan via RAKMo		
(Through Digital Banking/Branches)	,	
Account and Cash Transfer		
Through Bank Alfalah	Free	Free
EUR Transfers to EU via RAKMoneyTr (Through Branches / Digital Banking		
Account Transfer		
0 - EUR 1,999.99	AED 25	AED 25
EUR 2,000 - 24,999.99	AED 35	AED 35
EUR 25,000 - 49,999.99	AED 55	AED 55
EUR 50,000 - 99,999.99	AED 100	AED 100
FUD 100 000 0 -k	AFD 120	AFD 120

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EUR 100,000 & above

AED 120 AED 120

Service and Price Guide with effect from 02-11-2018

Banking	RAKselect (AED)
,	(ALD)
iry of rift	
50*	25*
2%	1.5%
2%	1.5%
	Banking (AED) iry of ift 50*

Note:

- For Service charges pertaining to Business Remittances, kindly refer to the Business Remittances Service & Price quide.
- For Service charges pertaining to RAKMoneyTransfer through Xpress Money, kindly refer to the website.

Rusiness - Remittances

Service and Price Guide with effect from 11-03-2018

Drafts / Manager's Cheques Account Holders	(AED) 10
Cancellation fee	100*
* Plus SWIFT/Telex and other bank charges.	
Foreign Currency Cheques	
Cheques purchased	0.125% + profit at applicable rate (Min. 100, Max. 1000)
Cheques purchased returned unpaid	100*
* Plus correspondent bank and courier charges, if any.	
Cheques for collection	
payable within UAE	25
Cheques for collection	0.125%
payable overseas/payable by us	(Min. 100, Max. 1000)*
* Plus correspondent bank and courier charges, if any.	
For any USD collection cheque, the correspondent bank	charges are approximately USD 200/-
Cheques for collection	
returned unpaid	100*
* Plus correspondent bank and courier charges, if any.	

Dirham Payments within UAE	AED 1
In USD paid in USD*	Free
In foreign currency paid in AED*	Free
In foreign currency paid	Free
in foreign currency*	

* Free for inward EFT representing Salary / EOSB / Pension / Allowances.			
Electronic Fund Transfers - Outward	Business account	RAKelite Business	
Through Digital Banking			
Dirham Payments within UAE	5*	NIL*	
Dirham Payments outside UAE and Foreign currency Payments within/ outside UAE	25**	NIL**	
Through Branches			
Dirham Payments within UAE	25*	25*	
Dirham Payments outside UAE and Foreign currency Payments within/ outside UAE	50**	50**	

^{*} Plus additional charge of AED 1/- for outward EFT within UAE (Including Standing Instructions), other than Salary/EOSB/Pension/Allowances where all charges are remitters account.

^{**} Plus beneficiary bank charges, if any (including Standing instructions). Additional charges will apply where payment is to be sent with charges on remitter depending on the country/currency of payment.

Business - Remittances (Contd.)

Service and Price Guide with effect from 11-03-2018

(AED)

Amendment/Cancellation/Fate enquiry of Electronic	Fund Transfers
sent via swift	

Account Holders 25*

* Plus overseas bank charges, if any.

Foreign	Currency	Notes
rorcigii	Currency	NOLCS

Debit or credit account in same currency In USD

1.5%

In other currencies (GBP or EURO)