

# Personal - Remittances

Service and Price Guide with effect from 17-01-2020

	Personal Banking (AED)	RAKselect (AED)	RAKelite (AED)
<b>Drafts / Manager's Cheques</b>			
Account Holders	75	50	Free
Cancellation fee	75*	75*	75*
* Plus SWIFT/Telex and other bank charges.			
<b>Foreign Currency Cheques</b>			
Cheques purchased	0.125% (Min. 100, Max. 1000)		
Cheques purchased returned unpaid	100*	100*	100*
* Plus correspondent bank and courier charges, if any.			
Cheques for collection payable within UAE	25	25	25
Cheques for collection payable overseas/payable by us	0.125% + interest at applicable rate (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*	100*	100*
* Plus correspondent bank and courier charges, if any.			
Remittance Swift copy charges	15	15	Free
<b>Electronic Fund Transfers - Inward</b>			
Dirham Payments within UAE	AED 1	Free	Free
In USD paid in USD*	USD 5	Free	Free
In foreign currency paid in AED*	AED 20	Free	Free
In foreign currency paid in foreign currency*	AED 20	Free	Free
* Free for inward EFT representing Salary / EOSB / Pension / Allowances.			
<b>Electronic Fund Transfers - Outward</b>			
<b>Through Digital Banking</b>			
Dirham Payments within UAE	1*	1*	Free*
<b>Through Branches</b>			
Dirham Payments within UAE	5*	5*	5*
Dirham Payments Outside UAE and Foreign currency payments within/outside UAE (Through Digital Banking)	30**	30**	Free**
Dirham Payments Outside UAE and Foreign currency payments within/outside UAE via Swift (Through Branches)	75**	75**	Free**
* 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.			

## Personal - Remittances (Contd.)

Service and Price Guide with effect from 17-01-2020

	Personal Banking (AED)	RAKselect (AED)	RAKelite (AED)
<b>INR Transfers to India via RAKMoneyTransfer (Through Branches / Digital Banking)</b>			
Transfers from AED 0 – 500	AED 5	AED 5	AED 5
Transfers from AED 500.01 - 1000	AED 10	AED 10	AED 10
Transfers from AED 1000.01 & above	AED 15	AED 15	AED 15

<b>PHP Transfers to Philippines via RAKMoneyTransfer (Through Branches / Digital Banking)</b>			
Account Transfer	Free	Free	Free
Cash Transfer-Flat rate per transaction	AED 20	AED 20	AED 20

<b>NPR Transfers to Nepal via RAKMoneyTransfer (Through Branches / Digital Banking)</b>			
Transfers from AED 0-2,000 (Account Transfer)	AED 10	AED 10	AED 10
Transfers from AED 0-2,000 (Cash Pick up)	AED 15.75	AED 15.75	AED 15.75
Transfers from AED 2,000.01 & above (Account Transfer)	AED 10	AED 10	AED 10
Transfers from AED 2,000.01 & above (Cash pick up)	AED 21	AED 21	AED 21

<b>LKR* Transfers to Sri Lanka via RAKMoneyTransfer (Through Branches / Digital Banking)</b>			
<b>Account Transfer</b>			
0 - AED 1000	AED 15	AED 15	AED 15
AED 1000.01 - 125,000	AED 20	AED 20	AED 20
AED 125,000.01 & above	AED 30	AED 30	AED 30

<b>Cash Transfer</b>			
Up to AED 1000	AED 15	AED 15	AED 15
Above AED 1000	AED 20	AED 20	AED 20

\*Service Charge with effect from 21 March 2017

(Additional charges may apply for cancelation/stop payment/recall/reject/return)

<b>PKR Transfers to Pakistan via RAKMoneyTransfer (Through Branches / Digital Banking)</b>			
<b>Account Transfer</b>			
Up to AED 735 (Account Transfer)	Free	Free	Free
Up to AED 735 (Cash Pick up)	AED 21	AED 21	AED 21
More than AED 735.01 (Account Transfer)	Free	Free	Free
More than AED 735.01 (Cash Pick up)	Free	Free	Free

# Personal - Remittances (Contd.)

Service and Price Guide with effect from 17-01-2020

	Personal Banking (AED)	RAKselect (AED)	RAKelite (AED)
<b>EUR Transfers to EU via RAKMoneyTransfer (Through Branches / Digital Banking)</b>			
<b>Account Transfer</b>			
0 - EUR 1,999.9	AED 25	AED 25	AED 25
EUR 2,000 - 24,999.99	AED 35	AED 35	AED 35
EUR 25,000 - 49,999.99	AED 55	AED 55	AED 55
EUR 50,000 - 99,999.99	AED 100	AED 100	AED 100
EUR 100,000 & above	AED 120	AED 120	AED 120

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

Account Holders	50*	Free*	Free*
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\* Plus overseas bank charges, if any.

## Foreign Currency Notes

Debit or credit account in same currency In USD	2%	Free	Free
In other currencies (GBP or EURO)	2%	Free	Free

### Note:

- For Service charges pertaining to Business Remittances, kindly refer to the Business Remittances Service & Price guide.