

FEES AND CHARGES 2019



**PRICING STRUCTURE FOR
CORPORATE CLIENTS - UAE**



BNP PARIBAS

The Bank
for a changing
world

CORPORATE BANKING STANDARD FEES AND CHARGES

1. Account Management:

1.a Minimum Balance Requirement

Current Account	AED 250
Call Account	AED 250

1.b Account Services Charges

Monthly Account Management Fee	AED 1,500
Monthly Package Fee	AED 2,500*
Additional Sub – Account Opening Fee	AED 500
Non resident Account Opening Fee	AED 5,000
Change of Signatory / mandates	AED 500
Closure of Account(s) / Sub account(s) per request	AED 500
Hold Mail Facility – Monthly	AED 300
Mail Box Facility – Annually	AED 300
Deposit Breakage Service Fee	AED 100 + breakage cost
Non-receipt of valid Trade License (Regulatory requirement)	AED 1,000
Credit Facility Processing – Renewal Fees	minimum AED 5,000
Credit reports inquiry from Etihad Credit Bureau	Actual charges by Etihad Credit Bureau when applicable
General Handling / Support Fee – per transaction	AED 50

1.c Archive Retrieval

Per Transactional Retrieval	AED 250
-----------------------------	---------

1.d Bank Certificate Letter

Letters and Certificates	AED 250
Audit Confirmation / Certificate	AED 400
Certificate for Trade License / Capital Certificate	AED 2,000

2. Collections:

2.a Incoming Transactions – Transfers

Local Currency (Credit to Customer Account)	Free
Foreign Currencies (Credit to Customer Account)	AED 55
Local Currency (Credit to Customer Account) – Repair	Free
Foreign Currencies (Credit to Customer Account) – Repair	AED 150

2.b Cheque Services

Cheque Collection Local Currency Clearing	Free
Cheque Deposit through CIT - per trip	AED 135
Cheque Collection Foreign Currency	AED 300
Special Clearing	AED 200
Post Dated Cheque Safe Keeping For Collection - Per Cheque	Case by Case

*Covers: 1) Account management fee + minimum balance charges | 2) Ten online domestic payments | 3) Five online international payments
4) One WPS file | 5) Connexis monthly charges / H2H / SWIFTNET plug-in, as applicable



Post Dated Cheque Discounting (Post dated cheque handling charges - per cheque)	Case by Case
Post Dated Cheque Withdrawal Before Maturity	Case by Case
Foreign Collection Cheque Returned	AED 300
Non BNP Paribas Cheque Returned	AED 200

2.c Direct Debit Collections

Direct Debits (Set up / Amendment / Cancellation)	AED 150
---	---------

2.d Cash Deposits

Cash Deposit over the counter	0.5% of notional amount, minimum AED 500
Cash Deposits through CIT - per trip	AED 135

3. Payments:

3.a Outgoing Transactions – Bank Draft

Demand Draft Issuance	AED 50
Demand Draft Cancellation	AED 50
Cashier Order Issuance	AED 50
Cashier Order Cancellation	AED 50
International Bank Draft* Issuance	AED 150
International Bank Draft* Cancellation	AED 150

3.b Outgoing Transactions – Transfers

Domestic Transfer in Local Currency (Received through letter / Fax)	AED 75 + Handling fee
Domestic Transfer in local Currency (Electronic)	AED 75
Mass Domestic Transfer in Local Currency – per transfer (Received through letter / Fax)	AED 75 + Handling fee
Mass Domestic Transfer in Local Currency – per transfer (Electronic)	AED 75
International Transfer (received through letter / Fax)	AED 100 + Handling fee
International Transfer (Electronic)	AED 100
Mass International Transfer – per transfer (Received through letter/Fax)	AED 100 + Handling fee
Mass International Transfer – per transfer (Electronic)	AED 100
Inter Account Transfer – Within Client	Free
Inter Account Transfer – Within Branch (Received through letter / Fax)	AED 75 + Handling fee
Inter Account Transfer – Within Branch (Electronic)	AED 75
File Upload – WPS Payments (per File Charges) – (Received through letter/Fax)	AED 500 + Handling fee
File Upload – WPS Payments (per file charges) – (Electronic)	AED 500
Unitary/Mass Salary Transfer in Local Currency – per transfer (Received through letter / Fax)	AED 75 + Handling fee
Unitary/Mass Salary Transfer in Local Currency – per transfer (Electronic)	AED 75

*Actual Correspondent Banking charges will be applicable



Standing Order Creation	AED 150
Standing Order Amendment	AED 150
Standing Order Cancellation	AED 150
Standing Order Monthly Fee Domestic	AED 300
Standing Order Monthly Fee International	AED 300
Penalty for Insufficient funds	AED 75
Transfer Repair (Domestic / International)	AED 125
Enquiries / Investigation of Status / Swift Copies	AED 150
Domestic / International Remittance Cancellation or Recall	AED 150

3.c Cheque Services

Standard Cheque Book of 50 leaves	AED 500
Cheque Ledger Fee per cheque	AED 65
Letter Cheque (minimum 1000 Cheques)	AED 6 per letter cheque
Cheque Received from Abroad Drawn on Client's Account in BNP Paribas	AED 250
Cheque Signature Verification	AED 150
Cheque Certification – Good for Payment	AED 200 + 100% margin
Stop Payment	AED 300
BNP Paribas Cheque Returned	AED 500

3.d Direct Debit Payments

Direct Debits (Set up / Amendment / Cancellation)	AED 150
---	---------

3.e Corporate Card Services

Annual Card Membership	AED 450
Corporate Card Client On Boarding Fee	AED 500 per Corporate mandate
Replacement Fee	AED 450

3.f Cash Withdrawal

Cash Withdrawal over the counter	0.5% of notional amount, minimum AED 500
Cash withdrawal through CIT - per trip	AED 135

4. Channels & Reporting

4.a Reporting – Account Statement

Monthly Account Statement (by mail)	Free
Ad-Hoc Account Statement up to 3 months per Account	AED 50 per Statement
Ad-Hoc Account Statement older than 3 months per Account	AED 100 per Statement
SWIFT MT942 and/or MT 940 Outgoing – Monthly (Per Account)	AED 185
SWIFT MT900 Debit / MT910 Credit Advices – Monthly (Per Account)	AED 150

4.b Channel Services – Connexis

Connexis Cash – Implementation Fee	AED 500
Connexis Cash – Monthly Subscription Fee	AED 250
Connexis Cash – Additional Training Session Online	AED 1,000
Connexis Cash – Training Session – Travel	At Cost



Connexis Cash – Training Session – Late Cancellation	Case by Case
Connexis Cash – Servicing Fee – Monthly Client Environment Management	AED 1,000
Connexis Cash – Servicing Fee – Security Token – per token	AED 275
Connexis Cash – Servicing Fee – Update User Token	AED 25
Connexis Cash – Servicing Fee – Block / Unblock User	AED 25
Connexis Cash – Servicing Fee – Liquidity Management Module	AED 200

4.c Channel Services – Host-to-Host

Implementation Fee	AED 5,500
Servicing Fee – Client to Bank Gateway Automation Fee	AED 20,000
Servicing Fee – Monthly Subscription Fee	AED 175

4.d Channel Services – SWIFTNet

SWIFTNet – Implementation Fee – FIN	AED 25,000
SWIFTNet – Implementation Fee – FileAct	AED 25,000
SWIFTNet – Implementation Fee – FIN and FileAct	AED 35,000
SWIFTNet – Client to Bank – FIN – Monthly Maintenance Fee	AED 55
SWIFTNet – Client to Bank – FileAct – Monthly Maintenance Fee	AED 55
SWIFTNet – Client to Bank – Option: Debiting Third Party Bank Accounts MT101	AED 110
SWIFTNet – Bank to Client – MT942 and/or MT 940 Intraday Statement Monthly Maintenance Fee	AED 185
SWIFTNet – Bank to Client – Payment status (BNP Paribas Account Only) – Monthly Maintenance Fee	AED 500
SWIFTNet – Bank to Client – CAMT054 (BNP Paribas Account Only) – Monthly Maintenance Fee	AED 500

5. Liquidity Management

5.a International Cash Pooling

Cash Pooling – Implementation Fee BNP Paribas Entities	AED 20,000
Cash Pooling – Implementation Fee 3rd Party Banks	AED 5,000
Cash Pooling – Hierarchy Maintenance – Annually	AED 3,500
Cash Pooling – Master Account Monthly Fee	AED 550
Cash Pooling – Master Account With Reverse Sweeping Monthly Fee	AED 750
Cash Pooling – Participating Account – Within BNP Paribas – per account – per month	AED 275
Cash Pooling – Participating Account – Partner Bank – per account – per month	AED 150
Cash Pooling – Participating Account – 3rd Party Bank – per account – per month	AED 250
Cash Pooling – Cash Concentration – Balance Alert Email – per month	AED 150
Cash Pooling – Cash Pooling Package	Case by Case
Cash Pooling – Non-Structural Amendment	AED 2,000
Cash Pooling – Structural Amendment	AED 2,000



6. Trade Services

6.a Import Documentary Credit

Opening: Import LC*	0.125% per month (min 3 months) or min AED 400
Opening: Third Port / Local Direct Delivery LC*	0.150% per month (min 3 months) or min AED 400
Amendment: Import LC*	0.125% per month (min 3 months) or min AED 200
Amendment: Third Port / Local Direct Delivery LC*	0.150% per month (min 3 months) or min AED 200
Acceptance*	0.2% per month or min AED 300
Cancellation	AED 500
Legalisation Charges	As per MoF schedule + AED 100
Reimbursement Fees	AED 185 per document + AED 185 per swift
Discrepancy Charges	AED 375
Communication Swift for LC Issuance	AED 400
Communication Swift for LC Amendment	AED 150

6.b Export Documentary Credit

LC Advising	AED 300
LC Advising to other Bank	AED 500
Amendment Advising	AED 200
Amendment Advising to other Bank	AED 400
Confirmation	Case by Case + min AED 500
Negotiation (Document Handling Comm)	0.25% flat or min AED 400
Discrepancy Fee Per Document	AED 375
Communication Swift	AED 150
Payment / Acceptance Chaser	AED 150

6.c Letter of Guarantee

Issuance

Issuance – Local & Foreign (Min Period 3 Months)*	1.5% p.a. or min AED 500
Amendment (Min Period 3 Months)*	1.5% p.a. or min AED 300
Substitution / Re-printing charge	AED 250
Communication Charges per Message (Communication Swift)	AED 150
Claim under Guarantee	AED 1 per thousand or min AED 1,000

Letter of Indemnity (Delivery Order / Shipping Guarantee)

Issuance (100% Cash cover)*	1.6% flat or min AED 400
Amendment	AED 200
Additional Commission (If Remains Pending After 2 Months)*	1.6% flat or min AED 400
Communication Charges (If Applicable) (Communication Swift)	AED 150

*Case by case specific

6.d Documentary Collection (Inward / Outward)

Advising / Settlement / Document handling	0.25% flat or min AED 300
Fee of Payment	0.25% flat or min AED 300
Dishonoured Inward Bills	AED 185 + Courier Charges + AED 400
Transfer of Bills to Another Bank / Party	0.125% flat or min AED 300
Avalisation Charges	0.25% p.m. or min AED 300
Amendment of Collection Instructions	AED 200
Administration Fee on Documents held post due date	AED 200 per month
Payment / Acceptance Chasers	AED 150
Communication Charges – Per Message (Communication Swift)	AED 150

6.e Funding

Trust Receipt Loan (Documentary Credit & Collections)	Applicable interest rate + AED 150
Trust Receipt Loan (Direct Transfers)	Applicable interest rate + AED 300
Extension of Trust Receipt Loan Tenor	Applicable interest rate + AED 300
Discounting (Documentary Credit)	Applicable interest rate + AED 400

6.f Working Capital Solutions

Receivables Financing	Case by Case
Payables Financing	Case by Case
Inventory Management	Case by Case

6.g E Banking Applications

Centric –Connexis Trade	AED 150 per month
Centric –Connexis Supply Chain	AED 150 per month

6.h Other Services

Trade Transaction Statements – Per Statement – (Trade transaction report)	AED 100
Archive Retrieval – From 0 – 6 months – Per Transaction	AED 200
Archive Retrieval – Above 6 months – Per Transaction	AED 200
Document Authentication – Per Document	AED 100
Agency Commission – Per Cheque	AED 50
Postage (Wherever Applicable)	AED 30
Local Courier Service	AED 50
International Courier Service	AED 200



MEA BRANCH NETWORK

United Arab Emirates

BNP Paribas – Abu Dhabi

Khalidiya, Bateen Area, Street 6
P.O. Box 2742, Abu Dhabi
United Arab Emirates
Tel: +971 2693 8663
Fax: +971 2693 8849
Customer Service: 800035704441
Office hours: Sat-Thu – 8:00 am–1:00 pm

BNP Paribas – Dubai

7th Floor, Building No. 1
Emaar Square (near Burj Khalifa)
P.O. Box 7233, Dubai
United Arab Emirates
Tel: +971 4424 8220
Fax: +971 4425 7813
Customer Service: 800035704441
Office hours: Sat-Thu – 8:00 am–1:00 pm

BNP Paribas - Abu Dhabi Global Market

Al Khatem Tower, 28th Floor
ADGM Square, Al Maryah Island
P.O. Box : 26114, Abu Dhabi
United Arab Emirates
Tel : +971 2 245 4666
Fax :+971 2 245 4699
Customer Service: 800035704441
Office hours : Sun-Thu 9:00 am–5:00 pm

BNP Paribas – Bahrain

Bahrain Financial Harbour (BFH)
4th Floor – West Tower
P.O. Box 5253
King Faisal Highway, Manama
Kingdom of Bahrain
Tel: +973 1786 6666
Fax: +973 1786 6601
Customer Service: 80011001
Office hours: Sun–Thu – 7:30 am–2:00 pm

BNP Paribas – Kuwait

Dar Al Awadi Complex
24th Floor – Ahmad Al Jaber Street
Sharq, P.O. Box 21188
Safat 13072
State of Kuwait
Tel: +965 2298 7600
Fax: +965 2298 7646
Customer Service: +965 2227 2224
Office hours: Sun–Thu – 8:00 am–4:00 pm

BNP Paribas – South Africa

Melrose Arch
4th Floor
11, Crescent Drive
Johannesburg 2196
South Africa
Tel: +27 11 088 2101
Fax: +27 11 088 2169
Customer Service: 0800999899
Office hours: Mon–Fri – 8:00 am–5:00 pm

BNP Paribas – Morocco

Tour Crystal 1, Boulevard Sidi
Mohammed Ben Abdellah
Quartier Casablanca Marina,
11ème étage, 20030,
Casablanca, Morocco
Tel: +212 529044219
Fax: +212 529044201
Office hours: Mon–Fri – 9:00 am–5:00 pm

BNP Paribas – Qatar

Alfardan Office Tower
6th Floor, 61 Al Funduq Street
Diplomat District, West Bay
P.O. Box 2636, Doha
Qatar
Tel: +974 4453 7115
Fax: +974 4453 7453
Customer Service: 00800100720
Office hours: Sun–Thu – 7:30 am–4:00 pm

Saudi Arabia

BNP Paribas – Riyadh

Al Faisaliah Tower
26th Floor, P.O. Box 56300
Riyadh 11554
Kingdom of Saudi Arabia
Tel: +966 11273 9100
Fax: +966 11273 9191
Customer Service: +966 11273 9163
Office hours: Sun–Thu – 8:30 am–5:30 pm

BNP Paribas Investment Company KSA

Al Faisaliah Tower, King Fahad Road
4th Floor, P.O. Box 18771
Riyadh 11425
Kingdom of Saudi Arabia
Tel: +966 11273 9134
Fax: +966 11273 9175
Customer Service: +966 11273 9163
Office hours: Sun–Thu – 8:30 am–5:30 pm



TO CONNECT WITH US



BNP PARIBAS

**The Bank
for a changing
world**