





# Personal Finance

## Personal Finance

Segment	APR (Reducing Balance)
Personal Installment Loan (PIL)	9 to 26% per annum
Salary Transfer Loan (STL)	9 to 26% per annum
Early settlement	
Early settlement from same bank loans <sup>^</sup>	1% of remaining balance, max of AED 10,000
Early settlement from other bank loans <sup>^</sup>	1% of the outstanding balance of the loan, max of AED 10,000
Final settlement from other sources/End of service benefits (EOSB) <sup>^</sup>	1% of remaining balance, max of AED 10,000
Loan top-up <sup>^</sup>	1% of the top-up amount (Minimum AED 500 maximum AED 2,500)
Processing fee <sup>^</sup>	1% of the loan amount (Minimum AED 500 maximum AED 2,500)
Delayed payment penalty charges <sup>^</sup>	AED 200
Credit Life Insurance <sup>^</sup>	Free cover
Loan rescheduling fee <sup>^</sup>	AED 250
Loan cancellation fee <sup>^</sup>	AED 100
Liability Letter Fee <sup>^</sup>	AED 60
Clearance Letter Fee <sup>^</sup>	AED 50

## Al-Khair Personal Finance

Segment	Tawaruq Mark-up
Personal Installment Finance (PIF)	9 to 26% per annum
Salary Transfer Finance (STF)	9 to 26% per annum
Early settlement	
Early settlement from same bank finance <sup>^</sup>	1% of remaining balance, max of AED 10,000
Early settlement from other bank finance <sup>^</sup>	1% of the outstanding balance of the loan, max of AED 10,000
Final settlement from other sources/End of service benefits (EOSB) <sup>^</sup>	1% of remaining balance, max of AED 10,000
Finance top-up <sup>^</sup>	1% of the top-up amount (Minimum AED 500 maximum AED 2,500)
Processing fee <sup>^</sup>	1% of the loan amount (Minimum AED 500 maximum AED 2,500)
Delayed payment penalty charges <sup>^</sup>	AED 200
Takaful charges <sup>^</sup>	Up to 1.5% of the loan amount
Finance Re-Scheduling Fee <sup>^</sup>	AED 250
Finance Cancellation Fee <sup>^</sup>	AED 100
Liability Letter Fee <sup>^</sup>	AED 60
Clearance Letter Fee <sup>^</sup>	AED 50

# Trade Finance Operations

Product Name	Margin	Commission	Min. Commission
Import Letters of credit			
L/C Issuance	As per agreement	0.00125 / Month (Minimum 3 Months)	AED 350
L/C Amendment (Increase + Extension)	As per agreement	As per Issuance	AED 350
L/C Amendment (Non-Financial)	N/A	AED 150	
Acceptance	N/A	0.00125 / Month (Beyond L/C Validity)	AED 250
<b>Export Letters of credit</b>			
Pre Advice	N/A	AED 100 (Flat)	Fixed
Advising charges	N/A	AED 250 - Customers, AED 300 - Non Customers	Fixed
Advise Through	N/A	AED 400 (Flat)	Fixed
Advice of Amendment	N/A	AED 200 (Flat)	Fixed
Advice Through - Amendment	N/A	AED 350 (Flat)	Fixed
Acceptance	N/A	0.00125	Min. AED 75, Max AED 150
Negotiation	N/A	0.00125	AED 250
Assignment of Proceeds	N/A	AED 300 (Flat)	Fixed
L/C Transfer	N/A	0.00125	AED 500
<b>Letters of Guarantees</b>			
L/G Issuance	As per agreement	1.5% per annum	AED 250
Amendment (Increase / Extension)	As per agreement	As per issuance	AED 200
Amendment (Non-Financial)	N/A	AED 200 (Flat)	Fixed
Shipping Guarantees	100% (for sight import L/Cs/BCs)	AED 200 (Flat)	Fixed
Labour Guarantees		1.5% p.a.	AED 250
Settlement of Guarantee Claims		AED 250 (Flat)	
<b>Import Bills for Collection</b>			
Advising Commission	N/A	0.00125	AED 250
Avalization	100%	0.00125	AED 250
Acceptance Commission	N/A	0.00125	AED 250
Free of Payment	N/A	AED 200 (Flat)	Fixed
Documents Transfer to another Bank	N/A	AED 300 (Flat)	Fixed
Return Unpaid	N/A	AED 300 (Flat)	Fixed
<b>Export Bills for Collection</b>			
Handling Commission	N/A	0.00125 flat of the document's value	Min. AED 200 Max. AED 300
<b>Others</b>			
Clean Collection Outward			Min. AED 75 Max. AED 200
Payment Fee		AED 250-Customers, AED 500-Non Customers	
SWIFT:			
General Correspondence			AED 50
Imp LC Issuance			AED 250
Imp LC Amendment			AED 100
Export LC /amedement advising			AED 100
Guarantee Issuance			AED 150
Counter Guarantee			AED 300
Fax/page			AED 50
Courier			Local-AED 100 per doc, Intl - AED 200 per Doc

# Home Loans

## Home Loans

Loan Processing Fee	1% of the approved loan amounts
In Principle Approval Fee	AED 2,000 (non-refundable)*
<b>Total and Partial Prepayment Charges</b>	
Partial Settlement	15% of outstanding amount free per annum. If partial settlement amount exceeds 15% of loan outstanding amount annually, a charge of Maximum 1 % of the outstanding balance or AED 10,000, whichever is less will be levied over and above the permissible Partial Settlement amount.
Full Settlement	Maximum 1 % of the outstanding balance or AED 10,000, whichever is less.
<b>Interest Rate**</b>	Floating & Fixed interest
<b>Late Payment ***</b>	
1st Instalment	AED 700
2nd Instalment	AED 700
Subsequent Instalments	AED 700
Cheque Return Charges	AED 100
Loan Re-Scheduling Fee	AED 250
Liability Certificate	AED 85
No Liability Certificate	AED 95
Other Certificate	AED 75
Mortgage Shield Life Insurance****	Free cover
Loan amount less than or equal to AED 3,500,000	Free cover
<b>Property Insurance</b>	0.038% p.a. of the property value to be recovered annually
<b>Other Charges</b>	
Valuation Fee	AED 3,000
Change of Repayment Date Fee	AED 250
Extension of In Principle Approval	AED 1,000 ( Not adjustable towards LPF)
Urgent Retrieval of Documents During Settlement	AED 250
Addition/Deletion of Name	AED 1,000
Mortgage Loan Statement	AED 25
Non-Standard Statement Production/ Copy of Original Documentation	AED 100
Property Swaps Administration Fee (including valuation)	AED 1,320
Issuance of NOC	AED 150
Retention Charge	AED 1,000
Request for Other Letters	AED 90

SNB UAE Terms and Conditions Apply

Effective 16th October 2020, Life Insurance premium will continue to be charged at 0.1836% p.a. for all home loan customers on boarded on or before 15th October, 2020

\* To be adjusted with the Loan Processing fee.

\*\* Subject to change at the sole discretion of the Bank.

\*\*\* Late payment interest will be applicable based on the actual number of days, for which the payment is overdue.

\*\*\*\* Loan amount refers to total loan exposure with SNB UAE. Medical underwriting requirement for loan amount more than AED 3,500,000.

This schedule does not include any charges / fees of third parties (eg: Land Department, Developer, Real Estate Broker) which must be borne by the customer on actual basis.

All above fees are exclusive of 5% VAT (Value Added Tax).