

FEES AND CHARGES 2022



PRICING STRUCTURE FOR
CORPORATE CLIENTS - UAE



BNP PARIBAS

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world

CORPORATE BANKING STANDARD FEES AND CHARGES

1. Account Management:	Standard Charges
1.a Standard Overdraft Rate	12% P.A.
1.b Main Account Service Charges	
Monthly Client Account Management Fee	AED 2,250
Monthly package Fee	AED 3.250*
1.c Specified Currency Sub Account management Fee *	
Balance from 0 to EUR 1 Mio	EUR 300 per account/Month
Balance exceeding EUR 1 Mio	EUR 300 per account/Month + 0.5% on avg credit balance exceeding EUR 1 Mio per Acc/Month **
1.d Sub Account Service Charges	
Monthly Sub Current Account / Sub Call Account Management fee	AED 250
Additional Sub-Account Opening Fee	AED 500
Non resident Account Opening Fee	AED 5,000
Change of Signatory / mandates	AED 500
Closure of Sub account(s) per request	AED 500
Closure of Main account(s) per request	AED 5,000
Deposit Breakage Service Fee	AED 100 + breakage cost
Non-receipt of regulatory documents & other services contractual documents.	AED 1000
Credit Facility Processing Fees [for new or renewal of credit facilities]	0.10% of facilities amount with Minimum of AED:5,000
Credit reports inquiry from Etihad Credit Bureau	Actual charges by Etihad Credit Bureau
Asset registration with Emirates Development Bank	Actual charges by Emirates Development bank
Vehicle Mortgage with Emirates Vehicle Gate	Actual charges by Emirates Vehicle Gate
General Handling/Support fee - per transaction	Upto AED 1,000
1.e Archive Retrieval	
Per Transactional Retrieval	AED 250
1.f Bank Certificate Letter	
Letters and Certificates	AED 250
Audit Confirmation / Certificate	AED 400
Digital platform Audit Confirmation / Certificate	AED 200
Certificate for Trade License / Capital Certificate	AED 2,000
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2. Collections:	
2.a Incoming Transactions – Transfers	
Local Currency (Credit to Customer Account)	Free
Foreign Currencies (Credit to Customer Account)	AED 55

**EUR or any other currency as communicated from time to time. We may change these threshold or charges from time to time with prior notification.

*Covers: 1) Account maintenance fees+ 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



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
Partial Payment of Cheque	In line with CB recommended Tariff
Post Dated Cheque Safe Keeping For Collection - Per Cheque	Case by Case through 3rd party Service Provider
Post Dated Cheque Discounting (Post dated cheque handling charges - per cheque)	Case by Case through 3rd party Service Provider
Post Dated Cheque Withdrawal Before Maturity	Case by Case through 3rd party Service Provider
Foreign Collection Cheque Returned	AED 300
Non BNP Paribas Cheque Returned	AED 200

2.c Cash Deposits

Cash deposits through Cash in Transit (CIT) provider - Per trip	AED 300
CIT FX handling fee	1% on nominal amount

3. Payments:

3.a Outgoing Transactions – Bank Draft

Demand Draft Issuance	AED 100
Demand Draft Cancellation	AED 50
Cashier Order Issuance	AED 100
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 100
Letter Cheque (minimum 1000 Cheques)	AED 8 per letter cheque
Cheque Received from Abroad Drawn on Client's Account in BNP Paribas	AED 250
Partial Payment of Cheque	In line with CB recommended Tariff
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 Debit Payments (Set up / Amendment / Cancellation Fee)	AED 150
Direct Debit Payments (Fee per transaction)	AED 75

3.e Corporate Card Services

Annual Card Membership	Case by Case directly by 3rd party Service Provider
Corporate Card Client On Boarding Fee	Case by Case directly by 3rd party Service Provider
Replacement Fee	Case by Case directly by 3rd party Service Provider

3.f Cash Withdrawal

Cash withdrawal through Cash in Transit (CIT) provider - Per trip	AED 300
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4. Channels & Reporting

4.a Reporting – Account Statement

Ad-hoc Account Statement/advices up to 3 months per account	AED 50 per Statement
Ad-hoc Account Statement/advices Older than 3 months per account	AED 100 per Statement
SWIFT MT942 and/or MT 940 Outgoing – Monthly (Per Account)	AED 250
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 500 [upto five users free]
Connexis Cash - Monthly user Fee	AED 100 per month per additional user
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 500
Connexis Cash – Servicing Fee – Security Token – digital/mobile	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 250
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 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 2,000
Cash Pooling – Master Account With Reverse Sweeping Monthly Fee	AED 2,500
Cash Pooling – Participating Account – Within BNP Paribas – per account – per month	AED 2,000
Cash Pooling – Participating Account – 3rd Party Bank – per account – per month	AED 2,500
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 or min 3 months comm / AED 200, whichever is higher. Applicable in case of enhancement, or upto expiry when extension only
Amendment: Third Port / Local Direct Delivery LC*	0.150% per month or min 3 months comm / AED 200, whichever is higher. Applicable in case of enhancement, or upto expiry when extension only
Acceptance*	0.2% per month or min AED 300 as per the tenor of the bill
Cancellation	AED 500
Legalisation charges (e.g. Authentication of invoice and Certificate of Origin from UAE Embassy/Consulate)	As per UAE Ministry of Finance schedule + AED 100
Reimbursement Fees	AED 375 or USD 100 per document
Discrepancy Charges	AED 375
Communication Swift for LC Issuance	AED 400
Communication Swift	AED 150
Sight LC handling commission	0.25% flat or min AED 400
Standby Letter of Credit (SBLC)	0.150% per month (min 3 months) or min AED 400
Transfer of LC	Case by Case + min AED 500 No refund of commission or charges will be made if credit is cancelled/expired or partially utilised
Refund	

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
Document handling commission (including document return)	0.25% flat or min AED 400
Discrepancy Fee Per Document	AED 375
Communication Swift	AED 150
Payment / Acceptance Chaser	AED 150

*Case by case specific



6.c Letter of Guarantee

Issuance

Issuance – Local & Foreign (Min Period 3 Months)*	1.5% p.a. or min AED 500
Amendment*	1.5% p.a. or min 3 months comm. Applicable in case of enhancement, or upto expiry when extension only
Substitution / Re-printing charge	AED 250
Communication Swift	AED 150
Claim under Guarantee	AED 1 per thousand or min AED 1,000
Documents Pre-check	AED 150
Refund	No refund of commission or charges
Others (Authentication / Advising ...)	Upon request

Letter of Indemnity (Delivery Order / Shipping Guarantee)

Issuance (100% cash cover) for two months *	0.20% flat or min AED 400
Amendment	AED 200
Additional Commission (If Remains Pending After 2 Months)*	0.20% flat for the subsequent months or min AED 400
Communication Swift	AED 150

6.d Documentary Collection (Inward / Outward)

Advising / Settlement / Document handling	0.25% flat or min AED 300
Free of Payment	0.25% flat or min AED 300
Dishonoured Inward Bills	0.25% flat or min AED 300 + Courier Charges
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 Swift	AED 150

6.e Funding

Trust Receipt Loan (Documentary Credit & Collections)	Applicable interest rate + AED 150
Trust Receipt Loan (against Bills / Invoices)	Applicable interest rate + AED 300
Extension of Trust Receipt Loan Tenor	Applicable interest rate + AED 300
Discounting (Export Documentary Credit)	Case by case
Trust Receipt early repayment	Applicable breakage cost

*Case by case specific

6.f Working Capital Solutions

Receivables Discounting Solutions with or without recourse	Case by Case
Supplier Financing Solutions	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
Communication Swift (per Swfit message wherever applicable, e.g. Amendments, Chasers, Other communications, etc.)	AED 150
Charge for issuing any certificate or substitute for lost advice	AED 100

*Case by case specific



MEA BRANCH NETWORK

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TO CONNECT WITH US



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