

Schedule of charges – Business Banking



Banking Tariff

The banking tariff sets the allowable maximum fees that a bank may, but not necessarily charge individual customers and services provided by the bank following their acceptance.

All charges, commissions and fees are exclusive of Value Added Tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the below mentioned charges.

Charge Type	Prime	Preferred
Customer Accounts:		
Account Opening Fee	Free	Free
Minimum Monthly Average Relationship Balance	Nil	₹100,000
Non-Maintenance of Balance Fee	Nil	As proposed
Account Statement:		
At Branch:		
Statement for Less Than 1 Year	Free	Free
Statement for 1-5 Years	₹15	₹10
Statement for More than 5 Years	₹15	₹10
Electronically:		
Monthly Electronic Statement	Free	Free
ATM Mini Statement	Free	Free
Cash Withdrawal:		
Cash Withdrawal (cheques or withdrawal slips)	Free	Free
MADA ATM & POS Cards:		
Issuance Fee	Free	Free
ATM Cash Withdrawal	Free	Free
Use of Card at POS Terminals	Free	Free
Renewal Fee	Free	Free
Re-issuance of Card detained by ATM	Free	Free
Naqad Service (purchase with cash back)	Free	Free
Re-issuance of Card (lost/damaged/3 invalid passwords)	₹10	₹10
Issuance of Additional Card	₹10	₹10
International Delivery Charges	₹100	₹75
Electronic Payment of Bills & Government Services (SADAD):		
Government Services Payment	Free	Free
Payment of Bills & Services	Free	Free
Use of card at POS terminals	Free	Free
Transfers & Services:		
At Branch:		
Transfer to another ENBD Account	Free	Free
Standing Instruction Set Up - Branch	₹5	₹5
Transfer Inside KSA Through SARIE (same day)	₹25	₹20
Transfer Inside KSA Through SARIE (forward)	₹15	₹10
Transfer Outside KSA	₹75	₹50
Change/Cancel Transfer Outside KSA	₹25	₹20
Electronically:		
Transfer to another ENBD Account	Free	Free
Identification of Beneficiaries for Transfers	Free	Free
Standing Instruction set up - Online	₹5	3 free/month then ₹5
Transfer Inside KSA Through SARIE (same day)	₹7	3 free/month then ₹5
Transfer Inside KSA Through SARIE (forward)	₹5	3 free/month then ₹3
Transfer Outside KSA	₹40	1 free/month then ₹30
Change/Cancel Transfer Outside KSA	₹15	₹10
Investigation (SWIFT)	₹150	₹120
Cheques:		
First Cheque book (25 chqs)	Free	Free
Additional Cheque book (25 chqs)	₹5	Free
Issuance of Bank Cheque (SAR)	₹5	₹3
Revocation of Bank Cheque (SAR)	₹5	₹3
Issuance of Bank Cheque (FCY)	₹5	₹3
Revocation of Bank Cheque (FCY)	₹5	₹3
Copy of Cheque Dated Less Than 1 year	₹5	₹3
Copy of Cheque Dated More Than 1 year	₹10	₹7
Stop Cheque / Demand Draft / Manager's Cheque	₹10	₹7
GCC Net Transactions (within GCC Countries):		
Cash Withdrawal	₹10	₹10
Balance Enquiry	₹3	₹3
Use of card at POS terminals	Free	Free
International Network Transactions (out of GCC Countries):		
Cash Withdrawal - Debit Cards	3% of the withdrawal amount with a maximum ₹25	3% of the withdrawal amount with a maximum ₹25
Balance Enquiry	₹2.5	₹2.5
FX fees for international transactions	2%	2%