



FEES AND CHARGES 2024

**PRICING STRUCTURE FOR
CORPORATE CLIENTS - UAE**

Effective from February 2024



BNP PARIBAS

**The Bank
for a changing
world**

CORPORATE BANKING STANDARD FEES AND CHARGES

1. Account Management:	Standard Charges
1.a Standard Overdraft Rate	9% P.A.
1.b Main Account Service Charges	
Monthly Client Account Management Fee	AED 2,750
Monthly package Fee	AED 3,850*
Annual Package Fee charged upfront	AED 30,000*
1.c Specified Currency Sub Account management Fee	
Balance less than or equal to EUR 1 Mio equivalent in "Specified Currency"***	EUR 300 per account/Month equivalent in specified Currency
Balance greater than EUR 1 Mio equivalent in "Specified Currency"***	EUR 300 per account/Month equivalent in specified Currency+ 0.5% on avg credit balance exceeding 1 Mio EUR equivalent in specified currency per Account/Month
1.d Sub Account Service Charges	
Monthly Sub Current Account / Sub Call Account Management fee	AED 500
Additional Sub-Account opening Fee	AED 500
Non resident Account Opening Fee	AED 5,000
Escrow Account Opening Fee	AED 40,000
Escrow Account Annual Maintenance fee	AED 100,000
Escrow Account monthly fee (per sub-account)	AED 550
Change of Signatory / mandates / ad-hoc & miscellaneous account services	AED 1,000
Closure of Sub account(s) per request	AED 500
Closure of Main account	AED 5,000
Deposit Breakage Service Fee	AED 100 + breakage cost
Non-receipt of regulatory documents & other services contractual documents.	AED 1,000
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	Up to AED 1,000
1.e Archive Retrieval	
Per Transactional retrieval	AED 500

*Covers: 1) Account maintenance fees | 2) Ten online domestic payments -per month | 3) Five online international payments -per month
4) One WPS file -per month | 5)Connexis monthly charges / H2H / SWIFTNET plug-in, as applicable

** Specified currency shall mean any currency having negative interest rate as communicated from time to time. We may change these threshold or charges from time to time with prior notification



1.f Bank Certificate Letter	
Letters and Certificates	AED 500
Audit Confirmation / Certificate	AED 400
Digital platform Audit Confirmation / Certificate	AED 200
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 Cheques	
Cheque Collection Local Currency Clearing	Free
Cheque deposit through CIT - Per trip	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
Non BNP Paribas Cheque Returned	AED 200
2.c Cash Deposits	
Cash deposits through Cash in Transit (CIT) provider - Per trip	AED 300
Counterfeit Notes- Per Note	AED 150 + Handling Fee of AED 1,000
3. Payments:	
3.a Outgoing Transactions - Bank Draft	
Managers Cheque Issuance*	AED 100 + Handling fee
Managers Cheque cancellation	AED 100 + Handling fee
International Bank Draft**Issuance	AED 300
International Bank Draft**cancellation	AED 300
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

* For an amount > AED 5 Mio, 1% on cheque amount will be charged additionally

** Actual correspondent bank charges will be applicable



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
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 200
Enquiries / Investigation of Status / Swift Copies	AED 220
Domestic / International Remittance Cancellation or Recall	AED 150
3.c Cheque Services	
Standard Cheque Book of 50 leaves	AED 550
Cheque Ledger Fee per cheque	AED 250
Letter Cheque (minimum 1000 cheques)	AED 11 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 500



4. Channels & Reporting

4.a Reporting - Account Statement

Ad-hoc Account Statement/advices up to 3 months per account	AED 50 per statement month
Ad-hoc Account Statement/advices Older than 3 months per account	AED 100 per statement month
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 1,000
Connexis Cash - Monthly Subscription Fee	AED 500 [up to 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 Fees	AED 500

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 500
SWIFTNet - Bank to client - Payment status (BNPP account only) - Monthly Maintenance Fee	AED 500
SWIFTNet - Bank to client - CAMT054 (BNPP account only) - Monthly Maintenance Fee	AED 500
SWIFTNet - Bank to client - Payment status - GPI/Benetacker (BNPP account only) - Monthly Maintenance Fee	AED 500



5. Liquidity Management

5.a Cash Pooling

Cash Pooling - Implementation fees BNP Paribas Entities	AED 20,000
Cash Pooling - Implementation fees 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 BNPP - per account - per month -ZBA with Cash Pool Header account outside Gulf Cooperation Council	AED 6,000
Cash pooling - Participating Account - Within BNPP - per account - per month -Target balance or Cash Pool header within Gulf Cooperation Council	AED 2,500
Cash pooling - Participating Account - 3rd party bank - per account - per month	AED 8,000
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 500
Opening: Third Port / Local Direct Delivery LC *	0.150% per month (min 3 months) or min AED 500
Amendment: Import LC *	0.125% per month or min 3 months comm, whichever is higher. Applicable in case of enhancement, or up to expiry when extension only. For all other amendments AED 200 applies
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 up to expiry when extension only
Acceptance *	0.20% per month or min AED 500 as per the tenor of the bill, whichever is higher
Cancellation	AED 500 cancellation charges applied prior to expiry of the LC + Swift costs
Legalisation charges (e.g. Authentication of invoice and Certificate of Origin from UAE Embassy/Consulate)	As per UAE Ministry Of Finance Schedule + AED 200
Reimbursement fees	AED 500 or USD 140 per document
Discrepancy charges	AED 500 or USD 140 per document

*Case by case

Communication Swift for LC Issuance	AED 400
Sight LC handling commission	0.25% flat or min AED 500
Standby Letter of Credit (SBLC)	0.150% per month (min 3 months) or min AED 500
Transfer of LC	Case by Case + min AED 500
Refund	No refund of commission or charges will be made if credit is cancelled/expired or partially utilized

6.b EXPORT DOCUMENTARY CREDIT

LC advising	AED 500
LC advising to other bank	AED 2,000
Amendment advising	AED 250
Amendment advising to other bank	AED 1,000
Confirmation	Case by Case
Discounting (Export Documentary Credit)	Case by case
Document handling commission (including document return)	0.25% flat or min AED 500
Discrepancy fee per document	AED 400
Documents Pre-check	AED 300

6.c LETTER OF GUARANTEE ISSUANCE

Issuance - local & foreign (min period 3 months) *	2.0 % p.a. or min AED 500 (minimum duration of 3 months) In case of Reissuance, additional charges of the final issuing bank applies (min AED 1,000)
Amendment *	2.0 % p.a. or min AED 400 Applicable in case of enhancement, or up to expiry when extension. For all other amendments AED 400 applies In case of Reissuance, additional charges of the final issuing bank applies (min AED 1,000).
Swift for guarantee Issuance	AED 400
Substitution/re-printing charge	AED 500
Claim under Guarantee	AED 1,500
Refund	No refund of commission or charges
Others (Authentication / Advising ...)	Case by Case
Letter of Intent	Case by Case

LETTER OF INDEMNITY (Delivery Order / Shipping Guarantee)

Issuance (100% cash cover) for two months *	0.50% flat or min AED 1,000
Amendment	AED 200
Additional Commission (if remains pending after 2 months) *	0.30% flat for the subsequent months or min AED 500

*Case by case



6.d DOCUMENTARY COLLECTION (INWARD / OUTWARD)

Document handling and Settlement	0.25% flat or min AED 500
Free of payment	0.25% flat or min AED 500
Dishonored inward bills	0.25% flat or min AED 500 + Courier Charges
Transfer of Bills to another bank / party	0.125% flat or min AED 500
Avalization Charges	0.25% p.m. or min AED 500
Amendment of collection instructions	AED 400
Administration fee on documents held post due date (per month)	AED 200

6.e TRUST RECEIPTS

Trust receipt loan (Documentary Credit & Collections)	Applicable interest rate + AED 500
Trust receipt loan (against Invoices)	Applicable interest rate + AED 500
Extension of trust receipt loan tenor	Applicable interest rate + AED 500
Trust Receipt early repayment	Applicable Breakage Cost

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 – Implementation Fee	AED 500
Centric - Connexis Trade – Monthly Subscription Fee	AED 150 per month
Connexis Supply Chain – Monthly Subscription Fee	AED 150 per month

6.h OTHER SERVICES

Trade transaction statements - per statement - [Trade transaction report]	AED 100
Document authentication - per document	AED 100
Postage (wherever applicable)	AED 30
Local Courier Service	AED 50
International Courier Service	AED 250
Communication Swift (per Swift message wherever applicable, e.g. Amendments, Chasers, Other communications, etc.)	AED 200



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TO CONNECT WITH US



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