

FEES AND CHARGES 2025



**PRICING STRUCTURE FOR
CORPORATE CLIENTS - UAE**

Effective from 1st January 2025



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 Account Maintenance Fee	AED 3,000
Monthly Cash Management Payments Package	AED 3,850*
Annual Package Fee	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 Account Maintenance	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 Fee	AED 100,000
Escrow Account - Monthly Maintenance	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

*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.e Virtual Account Numbers (VAN) for Receivables

Virtual IBAN - Implementation Fee	AED 10,000 one time / physical account + AED 10 per new VAN generation
Virtual IBAN - Transaction Fee	AED 0.75 per transfer under VAN structure + regular incoming transfer fee if any
Virtual IBAN - Monthly Reporting Fee	AED 1,000 per month/physical account under the VAN structure

1.f Archive Retrieval

Per Transactional retrieval	AED 500
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1.g Bank Certificate Letter

Other Certificate	AED 500
Audit Certificate	AED 400
Digital Audit Certificate	AED 200
Capital Certificate	AED 2,000

2. Collections:

2.a Incoming Transactions - Transfers

Domestic Incoming Credit Transfer	Free
International Incoming Credit Transfer	AED 55
Repair Fees	AED 200

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 250 + Handling fee
Demand Draft **Issuance	AED 500
Demand Draft / **Cancellation	AED 500

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

** Actual correspondent bank charges will be applicable



3.b Outgoing Transactions - Transfers

Domestic Credit Transfer	AED 85 + Handling fee
Domestic Credit Transfer (Electronic)	AED 85
Mass Domestic Credit Transfer – Per Transfer	AED 85 + Handling fee
Mass Domestic Credit Transfer – Per Transfer (Electronic)	AED 85
International Credit Transfer	AED 110 + Handling fee
International Credit Transfer (Electronic)	AED 110
Mass International Credit Transfer – Per Transfer	AED 110 + Handling fee
Mass International Credit Transfer – Per Transfer(Electronic)	AED 110
Inter Account Transfer – Within Client	Free
Inter Account Transfer – Within Branch (Received through letter/Fax)	AED 85 + Handling fee
Inter Account Transfer – Within Branch (Electronic)	AED 85
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 85 + Handling fee
Unitary/Mass Salary Transfer in Local Currency -per transfer (Electronic)	AED 85
Penalty for Insufficient funds	AED 75
Repair Fees	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 10/50 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
Domestic DD - Standard (Debtor Side)	AED 75

3.e Cash Withdrawal

Cash withdrawal through Cash in Transit (CIT) provider - Per trip	AED 500
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4. Channels & Reporting

4.a Reporting - Account Statement

Account Statement - Ad-hoc Request - Up to 3 months per account	AED 50 per statement month
Account Statement - Ad-hoc Request - Older than 3 months per account	AED 100 per statement month
*Electronic Reporting Standard (per account)	AED 300
**Electronic Reporting Premium (per account)	AED 500

4.b Channel Services - Connexis

Connexis Cash - Implementation Fee	AED 1,000
Connexis Cash - Servicing fee - Reporting & Cash Modules	AED 550 [up to five users free]
Connexis Cash - Monthly user Fee	AED 100 per month per additional user
Connexis Cash - Additional Training Session - Remote	AED 1,000
Connexis Cash - Additional Training Session - At Client Site	At Cost
Connexis Cash - Training Session - Late Cancellation	Case by Case
Connexis Cash - Servicing fee - Monthly Client Environment Management	AED 1,000
Connexis Cash - Other Services - Security token - per token	AED 500
Connexis Cash - Other Services - Security token - Digital/Mobile	AED 275
Connexis Cash - Other Services - Update user token	AED 25
Connexis Cash - Other Services - Block / Unblock user	AED 25
Connexis Cash - Servicing Fee - Liquidity Management Module - Cash Concentration	AED 200

4.c Channel Services - Host-to-Host

Implementation Fee	AED 5,500
Servicing Fee - Client to Bank Gateway Automation Fee (Annual)	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 - Servicing Fee - Client to Bank & Bank to Client - FIN	AED 55
SWIFTNET - Servicing Fee - Client to Bank & Bank to Client - FileAct	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

* Electronic reporting standard includes End-Of-Day (MT 940) & Intra-Day (MT 942) reporting and Connexis traceability

** Electronic reporting premium - Payment Status Report including G4C, CAMT



5. Liquidity Management

5.a Cash Pooling

Cash pooling - Implementation Fee	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	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 - Small Adjustment	AED 2,000
Cash Pooling - Structural Adjustment	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 250 applies
Amendment: Third Port / Local Direct Delivery LC *	0.150% per month or min 3 months comm / AED 250, 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
Communication Swift for LC Issuance	AED 400

*Case by case



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 250



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TO CONNECT WITH US



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