

FEES STRUCTURE

Type of Fees	Products/Accounts	Fees	Waiver/Terms
Subscription	Sukuk purchase through Credit /Debit/Prepaid Card	2% (min of AED 15)	Waived if held for 12 months
	myPlan , Employees Savings Plan “ESP” & Objective Savings Plans including but not limited to Education Plans, Emergency Plans, etc.	0.5% (min of AED 15)	Waived post completion of 12 monthly payments
Instant Redemption	Saving Bonds	AED 15 per transaction	Available at select Exchange Houses (Refer to Redemption page on the website)

* Above Fees & Charges are exclusive of VAT.

Effective 1 January 2018 the Company will charge VAT as applicable on any fees and charges in accordance with the provisions of VAT Law & Executive Regulations.