

LIST OF CHARGES AND PREVAILING RATES

- ALL CHARGES ARE IN USD (OR IT'S EQUIVALENT IN OTHER CURRENCIES).
- Please check your Statements of Accounts for rates and commissions applied on your account(s). All such fees are subject to change at any moment according to market conditions without a prior notice.
- Overseas bank charges (which may vary from country to country) could apply in addition to the charges listed below.
- For other transactions or arrangements, kindly check with your Relationship Manager or email us at dubaidesk@ffapivatebank.com

BROKERAGE FEES

Financial Market	Brokerage Commission – Bpts
Abu Dhabi (ADX)	45
Dubai (DFM)	45
Nasdaq Equity Futures	30
Bahrain	45
Kuwait	35
Oman	75
Qatar	45
Saudi Arabia (swaps)	50
Egypt	45
Jordan	75
Palestine	100
Tunisia	150
Morocco	75

Financial Market	Brokerage Commission – Bpts
Turkey	200
Lebanon	50
Lebanese Listed & O.T.C. Equities	up to 1%
Fixed Income	up to 0.50% of nominal value
Equities & Indices CFDs	5 cents/share
US Equities	up to 1%
European Equities	up to 1%
Other Foreign Equities	up to 1.5%
Mutual Funds	up to 3%
Financial & Commodities Futures	\$50 per contract
Equity Options	5 cents/ share
Minimum charge per trade	up to \$100

CUSTODY FEES AND OTHER ACCOUNT CHARGES

Charge Details	Charge
Discretionary Asset Management	as per agreement
Account opening fees	\$25
Account closing fees	up to \$500
Maintenance Fees (charged annually on a pro rata basis from the date of commencement of services.)	up to \$500
Custody fees (calculated on the value of the portfolio at the end of each month and charged twice a year)	up to 0.50% per year
Securities Transfer out (per security)	up to \$500
Retrieval of Documents / Statements (Older than three months)	\$100 (per request)
Reference / Account Balance Letters	\$100 (per request)
Audit Confirmation Letters	\$100 (per request)
Money Transfer outside UAE	\$50
Money Transfer inside UAE (in DHS)	\$30
Money Transfer advices (inward/outward)	\$5 (per transaction)
Transfers between accounts within FFA Private Bank (Dubai) Limited	Free
Amendment to transfer details, i.e. beneficiary, bank, address when requested by client, or where the overseas bank is unable to process payment on original instructions (per transaction)	\$15 + overseas bank charges
Trace of Outward Remittances / Inward Remittances (per request)	\$15 + overseas bank charges
Cancellation & recall of money transfer	\$50
Cheque Collection in AED	Free
Cheque Collection in foreign currency	\$50 + overseas bank charges
Cheque return due to insufficient funds	\$100 (per cheque)

LEVERAGE / MARGIN LENDING / INTEREST CHARGED ON TRADING ACCOUNTS (USD)

Debit in USD 8.75% per annum
Debit in AED 10.75% per annum

Debit in USD 13.25% per annum (futures account)
Debit in GBP 9.75% per annum

Debit in EUR 9.75% per annum

Debit interest is charged at the end of each month. The actual rate is indicated on the head of the monthly statement of account. The method of calculation is "Actual/360".

VALUE DATE ON TRANSACTIONS

Local cheque deposits (AED) : as per the Central Bank of the United Arab Emirates.
Foreign cheque deposits : variable, depending on counterparty.

DECLARATION AND ACKNOWLEDGEMENT

I/We hereby acknowledge and accept the following terms and conditions:

- All the Financial Services rendered by FFA Private Bank (Dubai) Limited are subject to a commission fee, and other fees. FFA Private Bank (Dubai) Limited is entitled to debit my/our account(s) with all expenses, commissions and fees due to FFA Private Bank (Dubai) Limited according to the List of Prevailing Rates.
- I/we have reviewed and accepted the Prevailing Rates in effect to the date of execution of this document.
- Commissions and charges applied to my/our account(s) might differ from commissions and charges detailed herein in case of previous mutual agreement.
- Statements of accounts and reports of settlements shall disclose commissions and charges applied to my/our account(s) and shall be deemed an official notification of such commissions and charges. In case of discrepancies between commissions and charges pre-agreed upon and those applied, I/we shall contact my/our relationship manager.
- All fees, charges and interest rates are subject to change at any moment according to market conditions without prior notice. The statements of accounts and reports of settlements shall be deemed an official notification of such changes to me/us.
- If I/we do not receive reports of settlements and statements of account for any period, it is my/our responsibility to request such document(s) from FFA Private Bank (Dubai) Limited immediately.
- My/our continuous use of FFA Private Bank (Dubai) Limited's services shall be considered as my/our final acknowledgement and acceptance of all fees, charges and interest rates.