

## 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@ffaprivatebank.com](mailto:dubaidesk@ffaprivatebank.com)

BROKERAGE FEES			
FINANCIAL MARKET	BROKERAGE COMMISSION – BPTS	FINANCIAL MARKET	BROKERAGE COMMISSION – BPTS
Abu Dhabi (ADX)	45	Turkey	200
Dubai (DFM)	45	Lebanon	50
Nasdaq Equity Futures	30	Lebanese Listed & O.T.C. Equities	up to 1%
Bahrain	45	Fixed Income	up to 0.50% of nominal value
Kuwait	35	Equities & Indices CFDs	5 cents/share
Oman	75	US Equities	up to 1%
Qatar	45	European Equities	up to 1%
Saudi Arabia (swaps)	50	Other Foreign Equities	up to 1.5%
Egypt	45	Mutual Funds	up to 3%
Jordan	75	Financial & Commodities Futures	\$50 per contract
Palestine	100	Equity Options	5 cents/ share
Tunisia	150	Minimum charge per trade	up to \$100
Morocco	75		

CUSTODY FEES AND OTHER ACCOUNT CHARGES	
CHARGE DETAILS	CHARGE
Discretionary Management/Management Fees	as per agreement
Discretionary Management/Entry Fees	Up to 3%
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%/annum - Debit in USD 13.25%/annum (futures account) - Debit in AED 10.75%/annum  
Debit in GBP 9.75%/annum - Debit in EUR 9.75%/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 ACKNOWLEDGMENT**

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.