

# SME Banking - Feature and Benefit Table

Features	Business PLUS Account	Business Premium Account	Priority Banking Business Account
Minimum Monthly Average Balance*	AED 25,000 - 200,000	AED 200,000 - 500,000	Above AED 500,000
Monthly Business Statements	Free	Free	Free
Cheque Book Facility	Special Business Account Cheque Book	Special Business Account Cheque Book	Free Personalised Cheque Book
On-Line Banking	Free	Free	Free
Phone Banking	Free	Free	Free
SWIFT Charges	Competitive	Preferred	Highly Preferred
Visa Business Debit Card	AED 150 (Silver)	Free	Free (Gold)
Foreign Exchange Rates	Competitive Rates	Preferred Rates	Highly Preferred
Daily Statement copy by Fax		Free	Free
Automatic fax of Remittance advices		Free	Free
Treasury Newsletter on Foreign Exchange		Free	Free
General Line of Credit/BIL**			Available (Against Collateral)
Structured Trade Package**			Available
Structured Deposits Products**			Available
Cash Management Services: <ul style="list-style-type: none"> <li>• Payment services</li> <li>• Auto-fax: Statements/Advices</li> <li>• Payroll Services</li> <li>• Sweeps</li> </ul>			Available
Relationship Manager		Relationship Managers from our Portfolio Management Unit	Dedicated Relationship Manager
Client Services	<ul style="list-style-type: none"> <li>• Phone Banking</li> <li>• Branch</li> </ul>	<ul style="list-style-type: none"> <li>• Phone Banking</li> <li>• Branch</li> </ul>	<ul style="list-style-type: none"> <li>• Priority Banking centres</li> <li>• Phone Banking</li> <li>• Branch</li> </ul>

\* Minimum monthly average balance to be maintained across all Current and Call accounts in the same customer master number.

\*\* Subject to approval