



Schedule of Charges

Name of the Product or Service	* Service Delivery (If applicable)*	**Back end Charges (If applicable)**	Charges AED	
			Minimum	Maximum
Currency Exchange (Buy or Sell)			3.00	5.00
Name of the Product or Service	* Service Delivery (If applicable)*	**Back end Charges (If applicable)**	Min.	Max.
Inter Branch Fund Transfer (Within Lulu Branches)	Within 1 hour	NIL	15.00	21.00
South & South East	Upto 2-3 working days	Between AED 15.00 to AED 25.00.	15.00	25.00
GCC Countries & MENA	Upto 2-3 working days	Between AED 15.00 to AED 150.00.	15.00	150.00
Western Countries, including Australia, Japan and Singapore	Upto 2-3 working days	Between AED 50.00 to AED 150.00.	50.00	150.00
Remittance - Credit to Account or Payment over counter				
Transfast	Instant	Subject to rules of the beneficiary	15.00	90.00
RIA Money	Instant	Subject to rules of the beneficiary	15.00	65.00
Terra Pay	Instant	Subject to rules of the beneficiary	15.00	15.00
UPES*	Instant	Subject to rules of the beneficiary	15.00	15.00
Western Union	Instant	Subject to rules of the beneficiary	15.00	160.00
Other Products & Services	* Service Delivery (If applicable)*	**Back end Charges (If applicable)**	Min.	Max.
National Bond Issuance			0.00	0.00
Credit Card Payments	Upto 1 working day		2.00	2.00
Water & Electricity Bill Payments				
SEWA (Only Cash payments accepted)			2.00	2.00
FEWA (Only Cash payments accepted)			2.00	2.00
ADDC (Only Cash payments accepted)			2.00	2.00
AJMAN (Only Cash payments accepted)			2.00	2.00
Air Arabia Ticket payments			10.00	10.00
NOL card TOP UP			0.00	0.00
Recharge - PREPAID				
ETISALAT			0.00	0.00
DU			0.00	0.00
POST PAID PAYMENTS				
ETISALAT			0.00	0.00
DU			0.00	0.00
PAYKII				
AIRTEL - INDIA TOP UP			0.00	0.00
VODAFONE			0.00	0.00
BSNL			0.00	0.00
VAT Payments			21.00	105.00
Wio	Instant		0.00	0.00
Muthoot - Gold loan installment payment			10.00	10.00
Dwallet			0.00	0.00
Payroll Services - Lulu Money Salary Card	* Service Delivery (If applicable)*	**Back end Charges (If applicable)**	Min.	Max.
Card Issuance / Per new card	Upto 5 working days		10.00	15.00
Card Delivery / Per Card	Upto 5 working days		0.00	0.00
Card Replacement	Upto 5 working days		15.00	15.00
Card Renewal	Upto 5 working days		3.00	3.00
Card Statement from Lulu Money App	Instant		0.00	0.00
Card Statement from Call center	Upto 1 working day		10.00	10.00
Payroll Services - Ratibi Card	* Service Delivery (If applicable)*	**Back end Charges (If applicable)**	Min.	Max.
Card Issuance / Per new card	Upto 10 working days		10.00	15.00
Card Delivery / Per Card	Upto 5 working days		0.00	0.00
Card Replacement	Upto 10-15 working days		15.00	15.00
Card Renewal	Upto 5 working days		3.00	3.00
WPS File Processing charges	* Service Delivery (If applicable)*	**Back end Charges (If applicable)**	Min.	Max.
Salary File Processing / Per File	Upto 1 working day		25.00	50.00
Salary File Processing / Per Month	Upto 1 working day		25.00	50.00
Salary File Processing / Per File - Annually	Upto 1 working day		250.00	300.00
Salary Record Processing / Per Employee Record	Upto 1 working day		5.00	10.00

Charges are not inclusive of VAT. * Payroll Card usage may incur additional charges as per Card Usage Pack provided to Card Holder and updated from time to time.

* Transaction Amendment and Cancellations may incur fees and back end charges subject to Banks and Service Provider rules.

For more information, please enquire with any of our staff or refer our website for updated information.

*The Schedule of Charges is valid as on date of issue, and is subject to change without notice.