



## YAP IBAN ACCOUNT & DEBIT CARD

YAP IBAN Account & Debit Card	Free
Minimum Balance Requirement	No Minimum Balance
Account Closure Fee (applicable if account is closed within 12 months)	AED100.00
Card Re-Issuance Fee	AED50.00
EFT Investigation for TT amendment/cancellation request etc.	AED50.00
Managers cheque	AED75.00
Dirham Payments Outside UAE and Foreign currency payments within/ outside UAE (Through YAP)	AED30.00

## FUND DEPOSIT INTO YAP IBAN ACCOUNT

Cash Deposit at RAKBANK ATM	Free
Local Inward Transfer to YAP IBAN Account	AED1.00
Local Inward Transfer to YAP IBAN Account - From Non-AED Currency	AED20.00
YAP to YAP Transfer	Free
Top up via Credit Card / Payment Gateway	2.55%

\* Card Delivery Charges of AED 25.00 shall be applicable (from 3rd appointment onwards)

\*\* For detailed Fund Transfer & Remittance related charges, please click [\[insert hyperlink to Fund Transfer T&C's\]](#)

[For more details please visit www.yap.com](http://www.yap.com)

All charges are subject to changes without notice at the sole discretion of YAP.

In line with UAE's Value Added Tax (VAT) implementation from 1st January 2018, VAT at the rate of %5 will be levied on YAP's fees and charges specified herein, wherever applicable and as per UAE Law

## CARD TRANSACTIONS

ATM Withdrawal at RAKBANK ATM	Free
ATM Withdrawal at any UAE ATM (Other than RAK Bank ATM)	AED 2.00
ATM Withdrawal within GCC	AED 6.00
ATM Withdrawal at International ATM	AED %2 + 20.00 Transaction Fee
Balance Inquiry at RAKBANK ATM	Free
Balance Inquiry at any UAE ATM	AED 1.00
Balance Inquiry at any GCC ATM	AED 3.00
Declined ATM Transactions	AED 1.00
E-Commerce Transactions	Free
POS Transactions Inside UAE	Free
POS Transactions Outside UAE	3.14% Transaction Fee
E-Commerce Transactions Outside UAE	3.14% Transaction Fee

\* Card Delivery Charges of AED 25.00 shall be applicable (from 3rd appointment onwards)

\*\* For detailed Fund Transfer & Remittance related charges, please click [\[insert hyperlink to Fund Transfer T&C's\]](#)

[For more details please visit www.yap.com](http://www.yap.com)

All charges are subject to changes without notice at the sole discretion of YAP.

In line with UAE's Value Added Tax (VAT) implementation from 1st January 2018, VAT at the rate of %5 will be levied on YAP's fees and charges specified herein, wherever applicable and as per UAE Law



## FUND TRANSFER & REMITTANCE

Local Outward Transfer from YAP IBAN Account	AED2.00
International Outward Transfer from YAP IBAN Account via Swift/RMT	As applicable (refer to remittance & swift schedule)

## YAP ACCOUNT STATEMENT CHARGES

IBAN Account Statement on Mobile App	Free
IBAN Account Statement Hard Copy (with Stamp)	AED 25.00 (Delivery Charges may apply)

## YAP PACKAGES

B2C Spare (Virtual) Prepaid Card	AED15.00 to be confirmed
----------------------------------	--------------------------

\* Card Delivery Charges of AED 25.00 shall be applicable (from 3rd appointment onwards)

\*\* For detailed Fund Transfer & Remittance related charges, please click [\[insert hyperlink to Fund Transfer T&C's\]](#)

[For more details please visit www.yap.com](http://www.yap.com)

All charges are subject to changes without notice at the sole discretion of YAP.

In line with UAE's Value Added Tax (VAT) implementation from 1st January 2018, VAT at the rate of %5 will be levied on YAP's fees and charges specified herein, wherever applicable and as per UAE Law

# REMITTANCE

## Account Credit

Service	Currency	Slab From	Slab To	Fee	VAT	«TOTAL FEES (inclusive of VAT)»
Account Credit	INR to India	AED 0.00	AED 500.00	AED 5.00	0.25	AED 5.25
		AED 500.01	AED 1,000.00	AED 10.00	0.50	AED 10.50
		AED 1,000.01	AED 100,000.00	AED 15.00	0.75	AED 15.75
Account Credit	LKR to Sri Lanka	AED 0.00	AED 1,000.00	AED 15.00	0.75	AED 15.75
		AED 1,000.01	AED 125,000.00	AED 20.00	1.00	AED 21.00
		AED 125,000.01	AED 1,000,000.00	AED 30.00	1.50	AED 31.50
Account Credit	NPR to Nepal	AED 0.00	AED 1,000.00	AED 9.52	0.48	AED 10.00
		AED 1,000.01	AED 1,000,000.00	AED 9.52	0.48	AED 10.00
Account Credit	PKR to Pakistan	AED 0.00	AED 736.00	AED 0.00	-	AED 0.00
		AED 736.01	AED 1,000,000.00	AED 0.00	-	AED 0.00
Account Credit	EUR to EU Countries	EUR 0.00	EUR 1,999.99	AED 25.00	1.25	AED 26.25
		EUR 7,000.01	EUR 24,999.99	AED 35.00	1.75	AED 36.75
		EUR 100,000.01	EUR 49,999.99	AED 55.00	2.75	AED 57.75
		EUR 200,000.01	EUR 99,999.99	AED 100.00	5.00	AED 105.00
		EUR 400,000.01	EUR 9,999,999,999.00	AED 120.00	6.00	AED 126.00
Account Credit	BDT to Bangladesh	AED 0.00	AED 1,000.00	AED 14.29	0.71	AED 15.00
		AED 1,000.01	AED 1,000,000.00	AED 14.29	0.71	AED 15.00
Account Credit	PHP to Philippines	AED 0.00	AED 2,000.00	AED 14.29	0.71	AED 15.00
		AED 2,000.01	AED 1,000,000.00	AED 19.05	0.95	AED 20.00

## SWIFT

Currency		Bank Routing	Slabs / Tiers	Bank Charges (Bank Receiving the money)		Flat Fee per Swift Transaction
Name	Sign			Option1: To Home country of the currency	Option 2: To outside home country of the currency	
Australian Dollar	AUD		Any Amount	AUD 26.25	AUD 26.25	AED 31.50
Bahraini Dinar	BHD		Any Amount	BHD 3.15	BHD 3.15	AED 31.50
Canadian Dollar	CAD		Any Amount	CAD 15.75	CAD 15.75	AED 31.50
Swiss Francs	CHF		Any Amount	CHF 7.35	CHF 7.35	AED 31.50
Danish Kroner	DKK		Any Amount	DKK 78.75	DKK 78.75	AED 31.50
Pound Sterling	GBP		Any Amount	GBP 12.60	GBP 42.00	AED 31.50
Indian Rupee	INR	Canara Bank	Any Amount	INR 157.50	INR 157.50	AED 31.50
Japanese Yen	JPY		Any Amount	JPY 4,200.00	JPY 6,825.00	AED 31.50
Kuwait Dinar	KWD		Any Amount	KWD 1.05	KWD 1.05	AED 31.50
Sri Lanka Rupee	LKR		Any Amount	LKR 0.00	LKR 0.00	AED 31.50
Norwegian Kroner	NOK		Any Amount	NOK 105.00	NOK 105.00	AED 31.50
Oman Riyal	OMR		Any Amount	OMR 5.25	OMR 5.25	AED 31.50
Pak Rupee	PKR		Any Amount	PKR 0.00	PKR 0.00	AED 31.50
Qatar Riyal	QAR		Any Amount	QAR 36.75	QAR 36.75	AED 31.50
Saudi Riyal	SAR		Any Amount	SAR 42.00	SAR 52.50	AED 31.50
Singapore Dollar	SGD		Any Amount	SGD 31.50	SGD 63.00	AED 31.50
U.S Dollar	USD		Any Amount	USD 10.50	USD 10.50	AED 31.50
South African Rand	ZAR		Any Amount	ZAR 136.50	ZAR 136.50	AED 31.50
	EUR	Banco	AED 0.00 to 45,000.00	EUR 12.60	EUR 12.60	AED 31.50
		Santander	AED 45,000.01 to 90,000.00	EUR 23.10	EUR 23.10	AED 31.50
		S.A, Spain,	AED 90,000.01 to 180,000.00	EUR 33.60	EUR 33.60	AED 31.50
		BSCHEMXX	AED 180,000.01 to Max. amount	EUR 63.00	EUR 63.00	AED 31.50