

DISCLOSURE NOTICE

Dear Customer,

- ❖ Information pertaining to daily foreign currency exchange rates and transfers are available in our respective branches (for more information, please contact your Relationship Manager and/or the Branch Operations Manager)
- ❖ Information pertaining to outward/inward remittance fees for Corporate & Commercial Banking customers and Personal & Premium Banking customers are available in our respective branches and on our website (<https://www.alkhaliji.ae>) (for queries pertaining to correspondent banks and/or financial institutions and location where funds will be available for collection by beneficiary(s), please contact your Relationship Manager and/or the Branch Operations Manager)

Outward remittances may be subject to additional costs

- ❖ All remittances (inward/outward) may be subject to correspondent bank charges where applicable
- ❖ Any errors/omissions in the remittance information provided by the customer causing a rejection of, or delays in the remittance will be subject to additional fee(s) which will be borne by the customer

TIME FOR TRANSFERS TO BE EFFECTED:

- **Local transfer in AED:** Same day
- **Foreign currency transfer:** 3 to 5 International Business days

*** All transfers may be subject to delays**

- ❖ Recall of outward remittances should be made within 48 hours from date of execution of the remittance subject to receiving funds back from the correspondent/beneficiary bank.
 - i. Exchange rate used for the refund of money may differ from the original rate used for the transfer
 - ii. Recalling charges will be AED 420 (Including VAT) for online banking and for over-the-counter transactions (for Commercial and Corporate entities)
 - iii. Recalling charges for all transactions for Personal and Premium banking clients will be AED 105 (Including VAT).



❖ Our Correspondent Banks network comprises of the following banks*.

Sr No.	Name of Bank	Swift Code	Location
1	CENTRAL BANK OF THE U.A.E	CBAUAEAA	United Arab Emirates
2	AL KHALIJI FRANCE S.A.	LICOFRPP	France
3	J.P MORGAN CHASE BANK US	CHASUS33	United States of America
4	AL RAYAN BANK (QPSC)	MAFRQAQA	Qatar
5	STANDARD CHARTERED BK-NY	SCBLUS33	United States of America
6	SAUDI AWWAL BANK	SABBSARI	Saudi Arabia
7	NAT'L BANK OF KUWAIT-KWT	NBOKKWKW	Kuwait
8	BANK MUSCAT- OMAN	BMUSOMRX	Oman
9	NATIONAL BANK OF BAHRAIN BSC	NBOBBHBM	Bahrain

*This list is current as of September 2026 and is subject to change from time to time.