

ADIB Business



A BUSINESS BANKING EXPERIENCE THAT REVOLVES AROUND YOU

WELCOME TO ADIB BUSINESS

We understand running a business requires a lot of time and effort, which is why we have tailored our business banking services to support your everyday banking needs with less running around and more time to focus on your business. With ADIB Business, you will benefit from our state-of-the-art banking services delivered through ADIB digital solutions and the support of our dedicated business banking experts.

Looking For Useful Everyday Business Banking Solutions?

ADIB Business is offering a wide range of Sharia compliant solutions, which meet any business requirement through special features tailored to starting a new business or maintaining and growing an existing business.

ADIB Business goes beyond account opening and financing, it is a partnership for success.



Business Account Packages

We offer a wide choice of Business Account Packages for you to select whichever works best for your business. If you need help selecting, our Customer Services Representatives are always available to guide you.

Business Elite

Business Elite is a unique and highly valued banking service. Every Elite Customer has a dedicated Relationship Manager to meet business requirements.

Main Features and Benefits



Dedicated Relationship Manager



Available in different currencies



Free Business Platinum Debit Card



ADIB Direct online platform to bank on the go



Preferred rates on FX



Variety of investment account solutions



Personalised ADIB Business Platinum Cheque Books



Free 15 monthly teller transactions



Dedicated ADIB Business Centres



Free monthly e-Statements

Eligibility and Fees

- Minimum monthly average relationship balance greater than AED 750,000 or equivalent in other currencies.
- To review ADIB Business Banking Schedule of Charges, please visit www.adib.ae/en/business

Business Premium

Business Premium is specially designed to cater to a unique segment of our business customers, whereby you can benefit from a complete bundle of business banking services.

Main Features and Benefits



Available in different currencies



Special ADIB Business Gold Cheque Books



Free Business Gold Debit Card



Free 7 monthly teller transactions



ADIB Direct online platform to bank on the go



Free monthly e-Statements

Eligibility and Fees

- Minimum monthly average relationship balance greater than AED 250,000 or equivalent in other currencies.
- To review ADIB Business Banking Schedule of Charges, please visit www.adib.ae/en/business





Business One

Business One offers you a host of essential business banking services that provide you with more flexibility in terms of minimum monthly average balance requirements.

Main Features and Benefits

-  Available in different currencies
-  Free Business Classic Debit Card
-  **ADIB Direct** online platform to bank on the go
-  Business Classic Cheque Books
-  Free 3 monthly teller transactions
-  Free monthly e-Statements

Eligibility and Fees

- Minimum monthly average relationship balance greater than AED 5,000 or equivalent in other currencies.
- To review ADIB Business Banking Schedule of Charges, please visit www.adib.ae/en/business.



Business Connect

The perfect account for businesses who value the ease and convenience of banking online, designed for start-ups and growing businesses.

Main Features and Benefits



Free Business Classic Debit Card



Business Classic Cheque Books



ADIB Direct online platform to bank on the go at a lower fee than other account packages



One free monthly teller transaction



Free monthly e-statements



Current Account available in AED currency only

Eligibility and Fees

- No Minimum monthly average balance
- Monthly Maintenance Fee AED 100/per account
- The account is only available for certain business categories determined by the Bank internal acceptance criteria
- To review ADIB Business Banking Schedule of Charges, please visit www.adib.ae/en/business.

Business Merchant Account

Offered to businesses that use ADIB Point-of-Sale (POS) solutions and settle the proceeds through Business Merchant Account.

Main Features and Benefits



Free Business Classic Debit Card



Free 3 monthly teller transactions



ADIB Direct online platform to bank on the go



Free monthly e-Statements



Business Classic Cheque Books



Available in AED currency only

Eligibility and Fees

- Businesses that use ADIB Point-of-Sale (POS) machines and settle the proceeds through ADIB Merchant Account.
- To review ADIB Business Banking Schedule of Charges, please visit www.adib.ae/en/business



Savings and Investments Solutions

We offer a range of saving and investment accounts to support your business growth including:

Business Savings Account*

Main Features and Benefits



Available in select currencies



Expected profits calculated monthly and credited quarterly

Eligibility

- Maintain a minimum monthly balance of AED 5,000 or equivalent in other currencies in order to be eligible to earn profit.

Short Term Investment Account*

Main Features and Benefits



Available in select currencies



Expected profits calculated monthly and credited quarterly

Eligibility

- Maintain a minimum monthly balance of AED 10,000 or equivalent in other currencies in order to be eligible to earn profit.

*In the Mudarabah Accounts (including the investment deposits) the Bank will not guarantee any profits, or repayment of any part or entire portion in respect of Mudarabah Account's balance, also these accounts are exposed to potential losses which may even affect the principle amount of the funds deposited in Mudarabah Accounts.



Business Wakala Deposit

Main Features and Benefits



Available in select currencies



Multiple options of investment periods

Eligibility

- A minimum amount of AED 500,000 for Wakala or equivalent in other currencies is required to open this type of account
- Having a Current or Savings Account with ADIB Business is required to receive profit.

*In the Wakala Deposit the Bank will not guarantee any profits, or repayment of any part or entire portion in respect of Wakala Deposit, also these Deposits are exposed to potential losses which may even affect the principle amount of the funds deposited.

Business Time Deposit

Main Features and Benefits



Available in select currencies



Expected profits calculated monthly and credited quarterly

Eligibility

- A minimum amount of AED 10,000 for Time Deposit or equivalent in other currencies is required to open this type of account
- Having a Current or Savings Account with ADIB Business is required to receive profit.

*In the Mudarabah Accounts (including the investment deposits) the Bank will not guarantee any profits, or repayment of any part or entire portion in respect of Mudarabah Account's balance, also these accounts are exposed to potential losses which may even affect the principle amount of the funds deposited in Mudarabah Accounts.

Other Investment Solutions*

ADIB Wealth Management offers solutions for your investment plans and goals, this includes

- **Third Party Mutual Funds**
- **Global Sukuk Fund**
- **Structured Products**

*In the Mudarabah Accounts (including the investment deposits) the Bank will not guarantee any profits, or repayment of any part or entire portion in respect of Mudarabah Account's balance, also these accounts are exposed to potential losses which may even affect the principle amount of the funds deposited in Mudarabah Accounts.

Standard Documentation* To Apply For An ADIB Business Account



Original valid passport, residence visa, and Emirates ID for the signatories / partners



Trade license



Commercial registration



Chamber of Commerce membership certificate



Memorandum of Association



Subsequent amendments and POA's, if any

*Additional documents may be requested according to ADIB policies and procedures.

SMALL BUSINESS FINANCE

Give your Business THE MAKEOVER IT NEEDS

The ultimate financing solution specifically designed for small and medium businesses in the UAE to support businesses short-term & long-term goals.



Main Features and Benefits:

- Easy & fast application process
- Competitive financing profit rate
- Accessibility to expert advice
- Collateral free business finance for Working Capital Finance
- Flexible tenor
- Payment based on Equated Monthly Installment (EMI)
- Financing up to AED 1.5 million



Small Business Finance solutions include:

- Working Capital Finance (for local/International purchases)
- CAPEX Finance (Equipment, Machinery, Auto)

Eligibility

- Offered to Shari'a compliant Businesses Minimum 3 years Length of Business
- Business turnover between AED 3 Million to AED 20 Million

*Terms & Conditions apply. For detailed Terms and Conditions please visit our website: www.adib.ae/en/business



Customised Solutions To Take Your Business Forward

You have a vision for your business, we have the finance solutions to help you achieve it. Whether it's short-term finance or long-term expansion, talk to us today.

At ADIB Business, our experienced Relationship Managers will work with you to recommend / advise on customised banking solution to meet your business's specific requirements.

We offer a range of financial products including:

Real Estate Financing (Long Term Finance)

ADIB Business provides long-term finance solutions for purchase of a new property or as equity release.

Working Capital Finance (Short Term Finance)

ADIB Business provides short-term financing solutions to cover your working capital requirements.

CAPEX Finance (Finance of Equipment, Machinery, Auto, Real Estate)

ADIB Business can support your expansion by financing key equipment and other capital expenditures for your business.

Trade Finance Solutions



Letter of Guarantee (LG)*



Letter of Credit (LC)*



Import Financing



Export Financing



Import/ Export Bill of Collections

*LGs/LCs can be issued online via [ADIB Direct](#) to make your trading easier than ever

Business Covered Cards

ADIB Business Covered Cards are specially designed to take care of all your purchases while providing your business with security and convenience.

Main Features and Benefits

-  High limits up to AED 10,000,000
-  Improving your business cash flow flexibility
-  Flexibility to issue multiple supplementary cards for partners as well as for your employees
-  Streamline expense management
-  Contactless payment option for your convenience
-  Separating business and personal expenses



Business Debit Cards

ADIB Business Debit Cards are designed for a secure spending and an easy daily access to your funds.

	Business Elite	Business Premium	Business One	Business Connect	Merchant Account
ATM Daily Limit	AED 60,000	AED 40,000	AED 30,000	AED 30,000	AED 30,000
Purchase Daily Limit	AED 150,000	AED 100,000	AED 75,000	AED 75,000	AED 75,000

Main Features and Benefits

-  Worldwide acceptance for ATM and purchase transactions
-  Contactless payment option for your convenience
-  Advanced Chip & Pin technology for safe and secure transactions
-  Free SMS Alerts



ADIB Direct

Each of our business account options give you the flexibility and convenience of banking through [ADIB Direct](#), our secure digital banking platform featuring a reliable, simple to use, 360 degree account dashboard. Accessible through your computer, tablet, smartphone or smartwatch, [ADIB Direct](#) empowers you to review your finances and complete transactions whenever and wherever works best for you.

Main Features and Benefits

-  Dashboard to track your account and forecast cash flow
-  Online payment and swift advices
-  Receive alerts and authorise payments immediately
-  Pay utility and wps and non-wps salary payments
-  Manage bulk payments
-  Complete support of [ADIB direct](#) application on smart phone devices
-  Account summary view and transactions authorisation functionality



ADIB Office Banking Cash Management Solutions

ADIB Office Banking provides a number of remote access solutions, allowing you to enjoy a fast and secure 7/24 banking experience from the comfort of your office.



Buy & Pay

- ▶ Cheque Digital Printing
- ▶ Online Request Cheque Book Issuance
- ▶ Salaries, Utilities, and Dividends
- ▶ Setup Direct Debit for Utilities



Account Management

- ▶ Sweeping
- ▶ Multi-Bank Reporting



Sell & Collect

- ▶ Cash/Cheques Pickup
- ▶ Smart Cash Deposit Machine
- ▶ Remote Cheque Scanning
- ▶ Direct Debit Receipts
- ▶ Virtual Accounts
- ▶ Cheque Warehousing
- ▶ POS Solutions

Contact Us



Phone Banking

Dedicated 24-hour Business Call Centre.
02 657 8777



SMS Banking

Please speak to one of our Customer Service Officers to enable this service.
02 657 8777



Business Centers and Business Desks

ADIB Business has dedicated Business Centers and Business Service Desks with an expert service team in select locations:

Emirates	Business Centers	Business Service Desks
Abu Dhabi & Al Ain	<ul style="list-style-type: none"> ADIB Head Office - Sheikh Rashid Bin Saeed Al Maktoum Street, Ground Floor 	<ul style="list-style-type: none"> Hamdan Street - Al Darmaki Building, Mezzanine Floor Musaffah industrial, M 9 , Building number 394 Al Ain Zayed bin Sultan St, near clock tower, M floor
Sharjah	Al Buhairah - Corniche St, Emirates Sale Tower, P1 Floor	Not Available
Dubai	<ul style="list-style-type: none"> Sheikh Zayed Road - Emirates Atrium, Ground Floor. Near Business Bay Metro Station Dubai Internet City - Sheikh Zayed Road, Arenco Tower, Ground Floor Deira - Al Ghurair Building 202, Ground Floor, Al Maktoum Street 	<ul style="list-style-type: none"> 2nd of December Street - Jumeirah Road, Ground Floor

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To file a complaint please refer the complaints charter on the following link: adibm.com/acsc