



Fees and Charges



The maximum transfer fees for all remittance transfers, except MTO's (Trans Fast, Instant Cash, RIA and Western Union Receive), at Delma Exchange retail branches are mentioned below. Charges for MTO's such as TransFast, Instant Cash and RIA can vary depending on Transaction amount, Disbursal, and the Service Provider. Customers are advised to contact or visit the nearest branch for exact details.

Country	Currency	Transfer Amount	Service Charge AED (Excluding VAT)
Philippine	PHP - Philippine Peso	Up to PHP 49,999 PHP 50,000 & Above	AED 15.00 AED 20.00
	USD - United States Dollar	Up to USD 1,000 USD 1,001 & Above	AED 15.00 AED 20.00
India	INR - Indian Rupee	Up to AED 1000 AED 1,001 & Above	AED 15.00 AED 20.00
Bangladesh	BDT - Bangladeshi Taka	Up to AED 1,000 AED 1,001 & Above	AED 15.00 AED 20.00
Pakistan	PKR - Pakistani Rupee	Up to AED 370 AED 371 & Above	AED 15.00 AED 00.00
Sri Lanka	LKR - Sri Lanka Rupee	Up to AED 1,000 AED 1,001 & Above	AED 15.00 AED 20.00
	USD - United States Dollar	Up to AED 1,000 AED 1,001 & Above	AED 15.00 AED 20.00
	EUR - EURO	Up to AED 1,000 AED 1,001 & Above	AED 15.00 AED 20.00
	GBP - Great British Pound	Up to AED 1,000 AED 1,001 & Above	AED 15.00 AED 20.00
Nepal	NPR - Nepalese Rupee	Any Amount	AED 15.00
United Arab Emirates	AED - United Arab Emirates Dirham	Any Amount	AED 20.00
SWIFT Transfer	All Major Currencies	Any Amount	Shared: AED 50.00 OUR : AED 150.00



ACCOUNT TRANSFER

Country	All (except sanctioned countries)
Payout currency	All major currencies
Mode	Direct Bank Transfer, Instant Money Products, Agents
Note: All Charges are excluding VAT	
Type of charge	<p>Customer can opt any one of the below type of charges for remittance.</p> <p>Ours: Remitter will pay all charges upfront, and the transaction will not be subject to additional charges by the Intermediary and/or Beneficiary Bank.</p> <p>Shared: Charges will be shared by remitter and beneficiary.</p>
Charges	<p>Min: AED 15</p> <p>Max: It can vary depending on the transaction amount, country and service provider.</p> <p>For more details, contact or visit the nearest branch.</p>
Delivery Time	Instant Credit/ As per Value date chosen.



CASH-PICKUP

Country	All (except sanctioned countries)
Payout currency	In local currency of the payout country/ USD/ Euro
Mode	Cash pickup over the counter
Note: All Charges are excluding VAT	
Type of charge	<p>Customer can opt any one of the below type of charges for cash pickup transaction.</p> <p>Ours: Remitter will pay all charges upfront, and the transaction will not be subject to additional charges by the payout agent.</p> <p>Shared: Charges will be shared by remitter and beneficiary.</p>
Charges	<p>Min: AED 15.</p> <p>Max: It can vary depending on the transaction amount, country and service provider.</p> <p>For more details, contact or visit the nearest branch.</p>
Delivery Time	Instant Payout/ Same day.



CREDIT TO MOBILE WALLETS	
Country	Philippine, Bangladesh, Pakistan & Selected African countries.
Payout currency	In local currency of the payout country.
Note: All Charges are excluding VAT	
Type of charge	Ours: Remitter will pay all charges upfront, and the transaction will not be subject to additional charges by the payout agent.
Delivery timelines	Instant
Send commission/ charges	Min: AED 15 Max: AED 50

FOREIGN CURRENCY (PURCHASE/ SALE)	
Currencies	All major currencies except currencies of sanctioned countries and currencies which are not in circulation.
Type of charge	On Customer only.
Note: All Charges are excluding VAT	
Charges	AED 3.00
Delivery Channel	Over the Counter.
Delivery timelines	Instant.



MOBILE TOP UP	
Country	All (except sanctioned countries)
Payout currency	As per the destination country.
Note: All Charges are excluding VAT	
Charges	NIL
Delivery timelines	Instant

CREDIT CARD PAYMENTS	
Country	United Arab Emirates
Payout currency	AED
Note: All Charges are excluding VAT	
Type of charge	Ours: Remitter will pay all charges upfront, and the transaction will not be subject to additional charges.
Delivery timelines	Two working days.
Charges	AED 3.00



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