

Auto Loan

Fees and Charges

Auto Loan & Step-Up (Individual)

Fee Description	Applicable Charges (AED) *Below Amounts are Exclusive of VAT
Processing Fee	1% of the Loan Amount (Min. AED 500, Max. AED 2,500)
Early Settlement Fee *Not Applicable for Employees of Ministry of Defense	1% of Outstanding (Principal Amount plus Outstanding Interest) e.g.: for Total Outstanding of AED 15000, Early Settlement will be Calculated as 1% of: 15000 (AED 150)
Delayed Payment Penal Interest	Late Payment Penalty = 2% of Delayed Amount Min AED 50 and Max AED 500
Change of due date on Standing Instruction Fee	AED 25
Advance Payment of Installment Fee	1% of Advance Payment
Liability Letter / No Liability Letter	AED 60
Cancellation Fees	AED 100
Loan Restructuring / Rescheduling Fee	AED 250
Instalment Deferment Fee	AED 100
EMI Schedule Letter Fee	Free
Mortgage Release Letter Fee	Free
No Objection Certificate (NOC)	Free
DDA Activation Fee	Free
DDA Declined / Return Fee	AED 100 for each DDA Declined / Returns
Change of DDA	AED 100
Mortgage Upload Fee* *Not Applicable to Vehicles Registered in Abu Dhabi and Northern Emirates	AED 100 per Vehicle
Mortgage Release Fee* *Not Applicable to Vehicles Registered in Abu Dhabi and Northern Emirates	AED 100 per Vehicle

Auto Loan (Company) & Step-Up (Company)

Fee Description	Applicable Charges (AED) *Below Amounts are Exclusive of VAT
Processing Fee	1% of Loan Amount
Late Payment Charges	AED 300
Pre-Payment Fee / Early Termination Penalty / Early Settlement Fee	1% of Outstanding (Principal Amount plus Outstanding Interest)
Advance Payment of Installment Fee	1% of Advance Payment
Liability Letter / No Liability Letter	AED 60
EMI Schedule Letter Fee	Free
Mortgage Release Letter Fee	Free
No Objection Certificate (NOC) to RTA Issuance Fees	Free
DDA Activation Fee	Free
DDA Declined / Return Fee	AED 100 for each DDA Declined/Returns
Change of DDA	AED 100
Loan Restructuring / Rescheduling Fee	250 AED
Mortgage Upload & Removal Fee *Not Applicable to Vehicles Registered in Abu Dhabi and Northern Emirates	AED 100 per Vehicle

Finance Lease

Fees and Charges

Finance Lease	
Fee Description	Applicable Charges (AED) *Below Amounts are Exclusive of VAT
Processing Fee (new Lessees only)	AED 150
Late Payment Charges	AED 50 Or Late Payment Interest Calculated at the rate of 2% per annum on the Overdue Amount from the due date Until Payment, Whichever is Higher
Bounced/ Returned Direct Debit Charges	AED 100
Traffic Fines	Amount of fine + AED 35.00 Administration Fee. In addition, Where Applicable: AED 10 - Innovation Fee. AED 10 - Knowledge Fee
Tolls (Salik/ Darb)	Amount of toll + 10% Administration Fee
Late Vehicle Hand Back Charge	AED 100 per day (in addition to the Lease Payments)
Valeting Charges for Removal of Pet Hair or Smoking Odor	AED 500
Recovery Assistance due to Battery Discharge for Electric Vehicles	AED 200 to Bring the Vehicle to Nearest Charging Station
Loss, Theft or Damage to Electric Vehicle Accessories (Chargers, Charge Cables, etc.)	Full Replacement cost paid by the Lessee
Oman Insurance Charges	AED 90 per day
	AED 500 per week
	AED 1200 per month
	AED 500 Refundable Security Deposit
	AED 420 Trip Ticket (Valid for 1 Year)
	AED 170 RTA Certificate (Valid for 6 months, Restricted to one trip)
	AED 250 Admin Charge
	NOC (No Charge)

Fuel Charges	The Prevailing Market Price of the fuel used to fill the Vehicle's tank plus a 20% Administration Fee
Vehicle Service Failure (refer clause 12.3(b) f Master Lease Agreement)	AED 2500.00 per Incident.
Vehicle Branding Charges	Available upon Request
Issuance of Police Report on Behalf of Lessee	Actual Charges + AED 200
CID & RTA Approval for Branding Permit	
Transport Permit	
Loading & Unloading Permit	
Modification/Amendment of Police Report	Actual Charges + AED 100
Issuance of Damaged, Missing Registration Plate	
Parking Permits	
Application for Disputing Fines on Behalf of Lessee	
Issuance of Transport Permit	Actual Charges + AED 300
Issuances of Prosecution Judgment (Drink Driving Case) and Other Accident Reports	
Vehicle Release for Drink Driving Cases	
Black Point Clearance – Documentation	
Lock Fine Release Fees	Actual Charges + AED 50
Application for Asateel Permit	
Settlement of Property Damage / 3rd Party Liability	Actual Charges + AED 500
Transfer of Registration Plate from AUH to DXB	Actual Charges + AED 150
Recovery Assistance due to: - Lock out - Refueling of the Vehicle - Electric Vehicle Battery Discharge	Actual Charges
Electric Vehicle Charging Fee	The cost per Kw Charged by DEWA
Electric Vehicle Charging Card Replacement Fee	AED 220
Black Charging Cable Replacement	AED 2500
Dewa Charging Cable Replacement	AED 3500
Charging Cable Bag Replacement	AED 300
Battery Administration Fee (if Battery Level is 50% or Less at Time of Return of Electric Vehicle)	AED 100

Schedule of Charges

Pre-Payment Fee /
Early Termination Penalty / Early Settlement Fee

< = 50% of Lease Period = 6 month's EMI
>50% of Lease Period = 4 month's EMI

Excess Distance Charge

Excess Distance (Kms)		Charges (AED)	
		Toyota	Lexus
Tier 1	First 2,000	0.5	1.0
Tier 2	Next 5,000	1.0	2.0
Tier 3	Above 10,000	1.5	3.0
Excess Distance (Kms)		Charges (AED)	
		Other Brands	
Tier 1	First 2,000	1.0	
Tier 2	Next 3,000	1.5	
Tier 3	Above 5,000	2.0	

Accident Damage Repairs not Covered by Insurance

Full Replacement cost paid by the Lessee (EV)

Accident Without Official Police Report

All Repairs fully paid by Customer

Loss, Theft or Damage to Electric Vehicle Accessories
(Chargers, Charge cables etc.)

Full Replacement cost paid by the Lessee

Restructuring / Rescheduling Fee

250 AED

Operating Lease

Fees and Charges

Operating Lease	
Fee Description	Applicable Charges (AED) *Below Amounts are Exclusive of VAT
Processing Fee (New Lessees only)	AED 150
Late Payment Charges	AED 50 or Late payment Interest Calculated at the rate of 2% per annum on the Overdue Amount from the due date Until Payment, Whichever is Higher
Bounced/ Returned Direct Debit Charges	AED 100
Traffic Fines	Amount of fine + AED 35.00 Administration Fee. In addition, Where Applicable: AED 10 - Innovation Fee AED 10 - Knowledge Fee
Tolls (Salik/ Darb)	Amount of toll + 10% Administration Fee
Late Vehicle Hand Back Charge	AED 100 per day (in addition to the Lease Payments)
Valeting Charges for Removal of Pet Hair or Smoking Odor	AED 500
Recovery Assistance due to Battery Discharge for Electric Vehicles	AED 200 to bring the Vehicle to Nearest Charging Station
Loss, Theft or Damage to Electric Vehicle Accessories (Chargers, Charge Cables, etc.)	Full Replacement cost paid by the Lessee
Oman Insurance Charges	AED 90 per day
	AED 500 per week
	AED 1200 per month
	AED 500 Refundable Security Deposit
	AED 420 Trip Ticket (Valid for 1 Year)
	AED 170 RTA Certificate (Valid for 6 months, Restricted to one trip)
	AED 250 Admin Charge
Fuel Charges	NOC (No Charge)
	The Prevailing Market Price of the fuel used to fill the Vehicle's tank plus a 20% Administration Fee
Vehicle Service Failure (refer clause 12.3(b) f Master Lease Agreement)	AED 2500.00 per Incident.

Vehicle Branding Charges	Available upon Request
Issuance of Police Report on Behalf of Lessee	Actual Charges + AED 200
CID & RTA Approval for Branding Permit	
Transport Permit	
Loading & Unloading Permit	
Modification/amendment of Police Report	Actual Charges + AED 100
Issuance of Damaged, Missing Registration Plate	
Parking Permits	
Application for Disputing Fines on Behalf of Lessee	
Issuance of Transport Permit	Actual Charges + AED 300
Issuances of Prosecution Judgment (Drink Driving Case) and Other Accident Reports	
Vehicle Release for Drink Driving Cases	Actual Charges + AED 1000
Black Point Clearance – Documentation	Actual Charges + AED 50
Lock Fine Release Fees	
Application for Asateel Permit	
Settlement of Property Damage / 3rd Party Liability	Actual Charges + AED 500
Transfer of Registration Plate from AUH to DXB	Actual Charges + AED 150
Recovery Assistance due to: - Lock out - Refueling of the Vehicle - Electric Vehicle Battery Discharge	Actual Charges
Electric Vehicle Charging Fee	The cost per Kw Charged by DEWA
Electric Vehicle Charging Card Replacement Fee	AED 220
Black Charging Cable Replacement	AED 2500
Dewa Charging Cable Replacement	AED 3500
Charging Cable Bag Replacement	AED 300
Battery Administration Fee (if Battery Level is 50% or Less at Time of Return of Electric Vehicle)	AED 100
Pre-Payment Fee / Early Termination Penalty / Early settlement fee	< = 50% of Lease Period = 6 month's EMI >50% of Lease Period = 3 month's EMI

Excess Distance Charge

Excess Distance (Kms)		Charges (AED)	
		Toyota	Lexus
Tier 1	First 2,000	0.50	1.00
Tier 2	Next 5,000	1.00	2.00
Tier 3	Above 10,000	1.50	3.00
Excess Distance (Kms)		Charges (AED)	
		Other Brands	
Per Km		0.50	

Accident Damage Repairs Not Covered By Insurance

Fully paid by Customer

Accident Without Official Police Report

All Repairs fully paid by Customer

Loss, Theft or Damage to Electric Vehicle Accessories (Chargers, Charge cables etc.)

Full Replacement cost paid by Customer

Restructuring / Rescheduling Fee

250 AED

- * This Schedule of Charges is Effective from September 2026
- * Above Fees / Charges are Subject to Value Added Tax (VAT) in line with the UAE CB and Federal Tax Authority Regulations.
- * All Fees and Charges Mentioned in this Guide are Subject to Change in Accordance with Applicable laws and Regulatory Requirements. Updated Tariff will be Available on the AFF Website <https://aff.alfuttaimfinance.ae/>