

Schedule of Charges for Belong*

Account opening (including KYC)	Free
--	------

Money transfer	Charges
<i>Adding money to Belong</i>	
Inward SWIFT transfer: Sender's/Intermediaries charges	As per your bank
Inward SWIFT transfer: Receiver's (Belong) charges	Free
Inward transfer via linking bank account (from UAE AED account only)	Free
Instant transfer (AED only) (takes 30 mins - 4 working hours)	0.1% of amount transferred
<i>Withdrawing money from Belong</i>	
Outward SWIFT transfer: Sender's (Belong) charges	25 USD
Outward SWIFT transfer: Receiver's/Intermediaries charges	As per your bank
Outward transfer via linking bank account (to UAE AED account only)	Free

USD Fixed Deposit	Charges
Premature withdrawal charges	- Interest will be paid out at applicable rate* minus 1% or zero whichever is higher - No Belong bonus will be paid on premature withdrawal
<small>* Applicable rate is the lower of original interest rate of booked FD and interest rate for actual duration for which the FD was held. Eg. Interest rates when the FD was booked were 5% for 1 year FD and 3% for 6 months FD. If FD was booked for 1 year at 5% and withdrawn after 6 months, the applicable interest rate would be 3%. Penalty will be 1% so net interest payout will be at a rate of 2%. In any case, interest pay out, including penalty, will never be negative.</small>	

Mutual Fund Transactions	Charges
Investment	Free
Redemption	Free

Forex Conversion Rates	
<i>AED ⇄ USD**</i>	
Convert AED to USD (X AED => 1 USD)	3.6825
Convert USD to AED (1 USD => X AED)	3.6625
<i>Other Currencies ⇄ USD***</i>	
Convert other currency to USD	As per your bank
Convert USD to other currency	As per your bank

*As on 28th January, 2026

**These conversion rates apply only when transfers are made via the linked account method. For SWIFT transfers, the conversion rate will be as per your bank.

***For other currencies, we only receive and send funds in USD via SWIFT. Any conversion to/from USD will be carried out by your bank.

Disclaimer: The charges listed are indicative and subject to change. Belong reserves the right to revise the schedule of charges at its discretion.