UAE salary transfer letter

Editable sample letter: replace the details with your own records before signing

[Company letterhead]
Trade licence: [Licence number]
Emirate: [Emirate]
Date: [DD Month YYYY]

The Manager
[Bank full legal name]
[Branch]
[Emirate], United Arab Emirates

Dear Sir or Madam,

This is to certify that [Full name], Emirates ID [EID], is employed by [Company name] as [Job title] and joined on [Join date].

Present monthly salary in AED, copied from payroll:
- Basic salary: AED [amount]
- Housing allowance: AED [amount]
- Transport allowance: AED [amount]
- Other allowance: AED [amount]
- Gross monthly salary: AED [amount]

Keep housing on its own line when the contract pays it that way. Emirates NBD's specimen salary transfer letter, addressed to Emirates NBD, P.O. Box 777, Dubai, asks for one gross salary per month in AED and leaves a blank for accrued gratuity or terminal benefits. That specimen is Emirates NBD's form, not a rule for every UAE bank. Mashreq asks for a salary transfer letter in Mashreq's format on its personal loans for Emiratis. First Abu Dhabi Bank's personal-loan list asks for a salary transfer letter or a salary certificate addressed to FAB, and says a personal loan there is for a salary-transfer customer. If the bank supplied its own form, use that form.

This letter confirms the payroll figures above. It does not open the account, it does not approve credit, and it is not the wage-protection file.

[Optional proposed wording. Delete this whole block unless an authorised employer approver has agreed to sign it. The first three sentences are the undertakings in Emirates NBD's specimen. A March 2017 ADCB Islamic Banking campaign also asked for an assignment and clearance clause. That campaign document is not current terms for every ADCB product and not a rule for every UAE bank.]

Proposed, only if approved, and only if payroll will credit this account: The company is under instruction from [Full name] to credit this monthly salary to account or IBAN [IBAN] with [Bank name] every month starting from [DD Month YYYY].

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Proposed, only if approved: The company will not transfer the salary to any other bank until [Bank name] issues a clearance.

Proposed, only if approved: If employment ends while a loan, overdraft, or credit card at [Bank name] is outstanding, the company will tell [Bank name]. Terminal benefits, after the company's own dues, will be forwarded to [Bank name] only if the employee fails to repay and the approver has accepted that sentence. Leave any accrued gratuity amount blank unless finance has already calculated it and the approver agrees to state it. Emirates NBD's specimen has a blank for that amount. Do not invent it.

Do not write that the company has no liability, and do not write that this letter decides repayment is not the company's responsibility. Emirates NBD's specimen says the letter does not constitute a guarantee of repayment. This draft does not copy that sentence. An approver can accept it only on the bank's own form. This page does not decide the employer's liability.

This file is English. It does not produce Arabic. If the employer also issues an Arabic copy, the names, dates, AED figures, and account must match.

For [Company name]
Authorised signatory: [Name], [Designation]
Stamp and signature: _____