



Products and Services Tariff (Retail Banking)

Products and Services		Official Tariff	
Accounts	Accounts	Fees	
	Opening current / saving account	Free	
	No deposit required to open an account	-	
	Current Account with balance less than SAR 1,000	Free	
	SMS Notification alert	Free	
	Periodic Account Statement	Free	
	Account Statement less than one year, via branch	SAR 25	
	Account Statement from 1 to less than 5 years, via branch	SAR 30	
	Account Statement more than 5 years, via branch	SAR 50	
	Standing instruction through branches (Per transaction)*	SAR 5	
	Buying/Selling Foreign Currency	Foreign exchange board rates	
	Cash withdrawal or deposit in the branch	Free	
	Cheques	Issuance of first chequebook (25/book)	Free
Issuance of additional chequebook (25 / Book)		SAR 10	
Cancelling a cheque		SAR 10	
Cashing/Depositing a cheque		Free	
Issuing of a demand draft		SAR 10	
Requesting a copy of a cashed cheque less than 1 year		SAR 10	
Requesting a copy of cheque cashed between 1 to 5 years		SAR 20	
Transfers via branch		Outward Remittance	SAR 70
		Transfers within ANB accounts	Free
	Incoming transfers	Free	
	"Sarie" Transfers (Same Day)	SAR 25	
	"Sarie" Transfers (Next Day)	SAR 15	
ATM CARD	Issuing a new card upon opening an account	Free	
	Renewal of a card	Free	
	Re-issuance / replacement of lost or damaged card	SAR 30	
	Re-issuance of card detained by ATM machine	Free	
	Issuance of an additional card	SAR 30	
	ATM Cash withdrawal in the Kingdom of Saudi Arabia	Free	
	GCC ATM Cash withdrawal	SAR 10	
	International ATM Cash withdrawal except GCC	1.95% of the withdrawn amount with minimum of SAR 19 on each withdrawal	
SADAD	International ATM Balance inquiry	SAR 3	
	Foreign Exchange Conversion	2.5%	
	Utility Bills Payments	Free	
ANB Electronic Services	MOI Payments	Free	
	Other companies payments	Free	
	Internet Banking Phone Banking and ATM	Transfers within ANB accounts	Free
Outward Remittance		SAR 50	
"Sarie" Transfers		Same day SAR 7 Next day SAR 5	
Identifying beneficiaries for transfers		Free	
Initiating Standing Instructions*		SAR 10	
Registering in ANB net, ANB Phone Banking and ANB Mobile		Free	
Safe Deposit Locker (Annual Fee)	Safe Deposit Locker		
	Small	SAR 400	
	Medium	SAR 800	
	Large	SAR 1,000	
	Extra Large	SAR 1,200	
Replacement of a lost Key	SAR 650 (in major cities) SAR 1,000 (outside major cities)		
Personal Finance	Local AI Tawaruq AI Mubarak Finance, AI-Mubarak Finance, AI-Arabi Local Shares Finance		
	Management Fees	1% of the finance amount or SR 5,000 whichever is lower.	
	Late Installment Payment	SAR 75 (per month)	
	Early termination (Only for the finance contracts executed from 16th of Sept. 2014)	The term cost for the three months following the payment of the early settlement	
	Balance Takeover	SAR 2,000 for Employees and SAR 1,500 for Pensioners	
	Rescheduling Payments	SAR 100	
	Debt Proof	SAR 150	

Products and Services		Official Tariff
Real Estate Finance	Real Estate Finance	Fees
	AI Manzel AI Mubarak Finance	
	Management Fees	1% of the finance amount or SR 5,000 whichever is lower.
	Early Termination (after the end of second year)	The term cost for the three months following the payment of the early settlement
Car Lease Finance	Late installment payment	SAR 75 (per month)
	Rescheduling payments	SAR 100
	Car Lease Finance	
	Costs of the credit study and other contractual expenses	1% of the finance amount or SR 5,000 whichever is lower.
	Early settlement - for contracts executed from 8/11/2014	The term cost for the three months following the payment of the early settlement
	Early settlement - for contracts executed before 8/11/2014	SAR 2,000**
	Late monthly lease installment	SAR 100
	Car towing and transport expenses (Based on city location)	SAR 500 - 3,000
	Issuance of an International authorization	SAR 200
	Ownership transfer to lessee	SAR 500
Credit Cards	Annual fine for delaying the car inspection certificate to renew car registration	SAR 100
	Issuance of lost car registration	SAR 200
	Adding additional driver for internal authorization	SAR 300
	Requesting the spare key for duplication	SAR 300
	Traffic violation committed by the lessee & paid by the leasor	SAR 25 (per violation)
	Additional kilometer/ travelled (exceeds the maximum authorized distance 30000 per year)	50 Halalas (per kilometer)
	Delaying in returning the car to the lessor	SAR 200
	Harboring the car according to the lessor's consent	SAR 200
	Deductibles in case of accident paid to insurance company (Liable to change as per insurance company)	starts from SAR 2000 (repair at workshop) or 5500 (repair at car dealer workshop)***
	AI Mubarak Plus Infinite Card	SAR 1,500
AI Mubarak Plus Signature Card	SAR 1,000	
AI Mubarak Plus Infinite or Signature Card Supplementary	SAR 300	
ANB Conventional & AI Mubarak Plus Platinum Card	SAR 350	
ANB Conventional & AI Mubarak Plus Platinum Card (Supplementary Cards)	SAR 99	
AI Mubarak Plus Titanium Card	SAR 300	
AI Mubarak Plus Titanium (Supplementary Card)	SAR 99	
ANB Conventional & AI Mubarak Plus Classic and Gold Card	SAR 200	
ANB Conventional & AI Mubarak Plus Classic or Gold Card (Supplementary Card)	SAR 99	
AI Mubarak Gold Charge Card for Pensioners	SAR 300	
AI Mubarak Classic Charge Card for Pensioners	SAR 150	
AI Mubarak Classic or Gold Charge Card (Supplementary)	SAR 99	
ANB Platinum Card in GBP	GBP 150	
ANB Platinum Card in GBP (Supplementary)	GBP 50	
Ferrari Card for ANB customers (Primary or Supplementary)	SAR 150	
Ferrari Card for Non ANB customers (Primary or Supplementary)	SAR 200	
Ferrari Card for Youth 18-24 years (Primary) & 10-24 years (Supplementary)	SAR 100	
Cash withdrawal for all ANB Credit Cards & charge card	SAR 75	
Invalid dispute investigation outcome against Cardholder	SAR 35 for all cards and GBP 5 for Platinum card in GBP	
Additional Account Statement Request	SAR 35 for all cards and GBP 5 for Platinum Card in GBP	
Late Payment	SAR100 for all cards in SAR. GBP 15 for Platinum Card in GBP	
Issuance replacement for lost Card	SAR 200 for all cards and 30 GBP for Platinum Card in GBP	
Subscribing to balance protection program	0.49% of the total outstanding balance	
Foreign Exchange Conversion Fee	For classic, Gold, Platinum, and Titanium 2.75%, Signature 2.50%, Infinite 2.25%	

Products and Services		Official Tariff
Other Information	Other Information	Fees
	Maximum Debit Card withdraw amount through ATM's	SAR 5,000
	Daily spend through POS by using Debit Card	Up to SAR 60,000 (based on customer request and bank's approval)
	Minimum Due payment for all ANB Credit Cards	5% of total amount due or SAR 100 which ever is higher and 30 GBP for ANB Platinum Card in GBP
Cash Advance Limit for all ANB Credit Cards	30 % of the credit limit	

The above fees are the standard tariff of Arab National Bank.

The Bank is entitled to change the bank's fees at any time, and the new fees will take effect after 30 days of notifying the customer.

The amount of cash withdrawal or purchasing payment transaction in foreign currency executed in other countries using your Debit/ Credit Card is subject to the applicable foreign currency rate on the date of the transaction.

The Bank may offer reduced fees on certain Products & Services for members in special programs or through the Electronic Channels, as per the Bank's decisions.

Annual Percentage Rate for personal finance products & Credit Cards may vary & depends on the customer's employment sector, segment and financial status. Please visit the branch or call 8001244141 or visit the bank's official website under Terms, Fees & Awareness to know the annual percentage rate of the required product.

*Fees will be deducted from the customer's account upon transaction including other service fees if it is a SARIE or SWIFT transfer.

**As per contract clauses.

***Fees liable to change as per insurance company