

Renew the Insurance Certificate
Renew the Mandate



Transfer of Ownership



Renew the Vehicle Registration
Request for Reserve Key



Your Comfort... is Our Goal

Car Lease Finance Service Guide

Welcome to "ANB Car Lease Finance "

We are pleased to present this guide that contains instructions and information about the various services that you may require during the period of your car lease.

It is recommended to read the guide and keep it in your car for easy reference. For further information, you can contact the ANB Car Lease Finance helpline (011 215 6777) or visit any of our service centers located in various cities of the Kingdom.

Monthly Payment

To simplify settling the monthly installments and last payment, we are pleased to offer the following options:

- If you have an account with Arab National Bank, the monthly due payments will be deducted directly from your account.
- If you do not have an account with ANB, the bank will issue and send you a Sadad number through an SMS to your mobile in order to use it to settle the installments through Sadad system by choosing the code number (082). You can also request Sadad number by calling (011 215 6777).
- Depositing in the finance account through the branch.



Important Numbers

- ANB Car Lease Finance helpline 011 215 6777
- ANB fees settlement account number 010800005660019

Certificate of Insurance

Insurance Certificate is issued and renewed automatically (during the validity period of the car lease). It can be obtained either by visiting any of the service centers, calling (011 215 6777), or automatically through sending it via SMS to your mobile number registered in our records.



Make sure you obtain your certificate of insurance after its renewal to avoid any complications with the insurance company or formal authorities in case of an accident (God forbid).

Local Authorization to Drive

It is issued automatically (during the period of validity of the car lease). You can obtain the renewal of the local authorization to drive either by visiting any of the service centers, or by calling (011 215 6777).

Required terms / documents when renewing:

1. Settling all due payments.
2. Original valid driving license of the lessee and the additional driver.
3. Original valid ID of the lessee and the additional driver.
4. Original valid vehicle registration (Istemara).
5. A one-time fee of SAR 300 when including an additional driver, to be deposited into the ANB fees account and attach the deposit slip.



Always make sure that the Local Authorization to Drive is renewed before its expiry to avoid any complications in case it is request by authorities.

International Authorization to Drive

In case you are planning to travel to neighboring countries using the leased car, make sure you obtain an International Authorization to Drive after fulfilling the following required terms/documents:

1. All installments due covering the travel period must be paid.
2. Paying the required fee of the insurance company at the services centers and submitting the deposit slip to expand the geographic scope of insurance coverage (for example: to issue an international authorization to drive a fee of SAR 150 is required to insure for a period of 3 months).
3. Submitting a letter of guarantee from the employer for expat customer.
4. Paying a fee of SAR 200 for each issuance, which should be deposited in the Arab National Bank fees account number and attach the deposit slip.
5. Obtain approval from Arab National Bank for the travel destination. To know the approved destinations please contact (011 215 6777).



Maintain the required speed at all times
Speed is a major cause of road fatalities

Renewal of a Vehicle Registration (Istemara)

Always make sure to renew the Vehicle Registration before it expires by submitting the following:

1. A copy of a valid national identity/residency permit (Iqama).
2. A copy of a valid driver's license.
3. The original vehicle registration (Istemara).
4. Valid periodic inspection certificate.



The bank will conduct the required procedures to renew the vehicle registration (Istemara). To collect it after renewal please check with the service center.

To be eligible for renewal, the application must meet the following conditions:

1. Payment of any traffic violations.
2. In the case the vehicle registration (Istemara) has expired, a delay fine of SAR 100 for each year should be paid by depositing the required amount in the Arab National Bank fees account and attach the deposit slip.
3. In case the loss of the original vehicle registration (Istemara) an amount of SAR 200 should be paid to Arab National Bank fees account and attach the deposit slip.

Procedures for filing a claim in the event of an accident

In case of an accident "God Forbid", please follow the below instructions:

1. Call "Najm" on the toll free number (960000560) and in special cases inform immediately the proper authorities (police, traffic, and civil defense....etc.) and do not leave the accident site before their arrival.
2. The claim should be submitted within 30 days from the date of the accident at any of the Insurance Co. offices or the bank's intermediary broker's offices after obtaining the accident report from the proper authorities and submitting the claim form. For more information about the nearest centers please call (011 215 6777) or visit www.anb.com.sa.
3. Submit all the documents required as mentioned in the below table (based on the Claim Type).
4. In case of a stolen car or a criminal act, please report it to the police to send an official generalization on the stolen vehicle and obtain the official proof of the reporting, and cooperate with the insurance company to prove the condemnation of the offender.
5. Don't pay any amounts to any of the parties involved in the accident, nor waive any amount entitled to the insured due to the accident.



Avoid using mobile phones while driving

6. Inform the insurance company of any suing or investigation or interrogation related to the accident.
7. In case the accident occurred in a remote area where there are no presence for the insurance Co. or the broker offices, please call (011 215 6777).

The below table shows the documents needed (in case of an accident) depending on the claim type:

Required Documents	Claim Type					
	100% fault on driver	100% or shared fault with third party	In case accident occurred abroad and the geographic coverage includes the country in which the accident occurred	In case of stolen vehicle	In case the third party ran away (hit and run)	In case of fire or nature disasters
Police report or Najem report + repair permission	✓	✓			✓	
Copy of insurance certificate	✓	✓	✓	✓	✓	✓
Copy of vehicle registration (Istemara)	✓	✓	✓	✓	✓	✓
Copy of the valid driving license	✓	✓	✓	✓	✓	✓
Submitting a claim form	✓	✓	✓	✓	✓	✓
If third party is insured, submit Najem report. If third party is not insured submit police report.	✓	✓				
3 estimations from approved workshops + spare parts pricing quote and Shaikh Almared estimation		✓				
Copy of third party insurance certificate if possible		✓				
Police report from the country where the accident happened + repair permission from Saudi Arabia		✓	✓			
Original official notification from police or original search circular + stolen report after exceeding one month from date of theft				✓		
Original Civil defense report						✓

Important Notes:

1. You have no right to repair the vehicle without the approval of the insurance Co. as per the terms and conditions of the insurance policy.
2. In case of death due to an accident, the original legal deed should be submitted along with a copy of the death certificate and copy of deceased person's ID. The original legal deed is required only to compensate the third party fatalities. When compensating the clients, as per the policy under the personal accident condition, the original death certificate along with a copy, for verification purposes, should be submitted; however, in case of injuries medical reports and invoices should be submitted.
3. In case of injuries of the lessee or car passengers, the original medical report + copy of the injured' s ID should be submit and please note that the maximum limit for emergency coverage is SAR 5,000 per person with a maximum limit SAR 25,000 per accident. If the fault is 100% on the third party, they should cover the medical expenses.

To follow up and check on the claims you can send an email to anbclaims@ihc.com.sa or enter the site "claims.ihc.company" and log in using mobile and ID number.

To inquire about the insurance contract you can contact the insurance company mentioned in the certificate of insurance. In the case the insurance company is changed the bank will inform you in advance.

In the event of a fire or damage to the car as a result of a natural disaster

1. Inform the Civil Defense immediately and obtain a report clarifying and explaining the reasons of the fire or damage as a result of a natural disaster.
2. Inform the insurance company to get a claim number and follow the steps given to you by the insurance company.

Be Aware / Stop

In order to avoid refusal of claim:

- Do not install any extra items on the car that may cause damage or fire to the car.
- Do not use non-original parts that may lead to damage or a fire to the car.



Transferring Ownership

Upon completion of all monthly dues and the last payment (if required), please follow the below mentioned procedures to initiate the transfer of ownership:

Required Documents:

1. A copy of a valid national identity / valid residency permit (Iqama).
2. A copy of a valid driver's license.
3. The original valid vehicle registration (Istemara).
4. The original valid periodic inspection certificate.
5. New car insurance in the name of the customer (compulsory third party insurance or comprehensive).
6. Pay the transfer ownership fee of SAR 500 to the Arab National Bank fees account number and attach the deposit slip.
7. For expatriates, they cannot have more than two vehicles registered to their valid residency permit (Iqama).
8. For expatriates who wish to register a family car they must attach a copy of the family residence card.



Important Information

Start with the vehicle registration (Istemara) renewal one week before expiry, to provide enough time to get it renewed and avoid any delay fines.

The application must meet the following:

1. In case the vehicle registration (Istemara) has expired, a delay fine of SAR 100 for each year should be paid by depositing the required amount in the Arab National Bank fees account and attaching the deposit slip.
2. In case the loss of the original vehicle registration (Istemara) an amount of SAR 200 should be paid to Arab National Bank fees account and attach the deposit slip.
3. In the event of a delay in finalizing the vehicle ownership transfer procedures, for more than 30 days as of end of contract date and in case of a car accident you will be responsible for any damages to the car or third parties, whereby the car/cars will not be insured by the bank as of the end of contract date.

Requesting Reserve Key

Procedures required to request the reserve key in the event of loss:

1. Visit the service center and fill in the required form.
2. Pay the reserve key request fee of SAR 300 to the Arab National Bank fees account and attach the deposit slip.
3. ANB representative will contact you to deliver the reserve key within 10 business days.



Never cross a red traffic light
For you and others safety

Replacement of Lost License Plate

In case of requesting replacement of lost license plates, please do the following:

- Submit the police circular stating the loss of license plates.
- A copy of a valid national identity /valid residency permit (Iqama).
- A copy of the vehicle registration (Istemara).
- A copy of the insurance certificate.
- Pay the replacement of lost license plates fee of SAR 200 to the Arab National Bank fees account and attach the deposit slip.



Use parking spaces in a manner that does not impede others;
Do not park your car in locations not specified for parking

Heirs options in case the death of the lessee

When death occurs, "God forbid", the heirs should directly notify the service centers and return the car to the bank where the bank employee will inform the family legal representative of all the options available, including:

- Paying all amounts due and in this case ownership of the car will be transferred to the heir who all the other heirs have waived their rights to.
- The heirs waive their rights to one heir through a waiver of rights deed issued from a specialized court, whereby the assigned heir is entitled to assume entitlement of the contract provided he/she signs all the required documents and abides by its terms and conditions and is eligible to the credit regulations that the bank specifies.
- The heirs return the car immediately after the death of the lessee and terminate the contract without demanding any dues on the car. The bank has the right to claim from the heirs to pay any premiums or amounts due in the event of use of the car from the date of the client's death or beyond.

Maintaining the car (maintenance, modifications, use)

As the car is owned by the bank and leased to you under the lease contract, to be transferred to you at the end of the lease contract after total repayment, maintaining the car will benefit you and help you avoid many of the difficulties that might happen during the leasing period.

Regular maintenance:

Conduct periodic maintenance as per the car agent specified maintenance schedule to avoid many of the costly mechanical failures and disruption, and keeps the car's performance and value when selling.

Modifications to the car:

Do not modify or add any mechanical or electrical parts to the car or its structure to avoid violation of the contract and cancellation of the insurance and the extended agent's warranty, as well as not to cancel the extended warranty of the bank.

Examples of the amendments: Changing the color of the car, installing additional lights or modifying the engine or other mechanical parts.

Misuse of the car:

The car is not to be re-leased to any one or used for other than its specified purpose (for personal use and the use by members in accordance to the commercial activity of the establishments and companies), and it is not allowed for people who are not authorized to drive the car.



Always use the seat belt when driving

Where to get the services

Service	Service Providers			
	Auto lease Service Centers	Auto Lease Help Line	SMS	Insurance Company Service Centers
Certificate of insurance	✓	✓	✓	
Local Authorization to Drive	✓	✓		
International Authorization to Drive	✓			
Renewal of a vehicle registration (Istemara)	✓			
Claim in the event of an accident	✓			✓
Transferring Ownership	✓			
Requesting Reserve Key	✓			
Replacement of Lost License Plate	✓			

Useful Numbers:

ANB Car Lease Finance Helpline		011 215 6777
Najm Company		920000560
Traffic Police		993
Civil Defense		998
Saudi Red Crescent		997
Police		999

Please register these important numbers onto your mobile phone for easy reference.

Leasing services centers in the Kingdom:

Central Region:

- **Riyadh** – After-sales service center: Al aqaria 3 Ground Floor – Gate 15.

Northern Region:

- **Hail** – Sharaf Branch 148.
- **Qassim** – AlKhubayb street, TeleMoney Center, second floor.
- **Tabuk** – King Abdullah Road, Arab National Bank branch, second floor.

Southern Region:

- **Khamis Mushait** – Military City street, facing gate 2.
- **Najran** – Al Faisaliah neighborhood.
- **Jizan** – North Corniche neighborhood, opposite the Al Rashid Mall.

Western Region:

- **Jeddah** – Safa neighborhood, Arab National Bank branch, Prince Majed bin Abdulaziz Street.
- **Madina** – Sultana neighborhood, Arab National Bank branch, Sultana Street.

Eastern Region:

- **Al Khobar** – ANB regional head office.
- **Al-Ahsa** – Hofuf neighborhood, Arab National Bank branch.

New centers will be opening in other locations and different cities, to know of these Centers please refer to the ANB website www.anb.com.sa.

All fees mentioned in this brochure are subject to change; However the bank will inform you in advance of any changes before being applied.

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