

Accounts	Tariff charges
Opening current / saving account	Free
No deposit required to open an account	None
Balance is less than required limit	Free
SMS Notification alert	Free
Periodic account statement	Free
Account statement less than one year, via branch	SAR 26.25 V
Account statement from 1 year to less than 5 years, via branch	SAR 31.50 V
Account statement more than 5 years via branch	SAR 52.50 V
Setting up standing instruction through branches (one time)*	SAR 15.75 V
Buying / Selling foreign currency	Foreign exchange board rates
Cash withdrawal or deposit in the branch	Free
Cheques	Tariff Charges
Issuance of first Cheque book (25/Book)	Free
Issuance of additional Cheque book (25/Book)	SAR 10.50 V
Issuance of a bank cheque	SAR 10.50 V
Revocation of a bank cheque	SAR 10.50 V
Cash / Deposit a cheque	Free
Issuance of a bank cheque (foreign currency)	SAR 15.75 V
Revocation of a bank cheque (foreign currency)	SAR 15.75 V
Requesting a copy of a Cheque dated to one year	SAR 10.50 V
Requesting a copy of a Cheque dated more than one year	SAR 21 V
Transfers at Branch	Tariff Charges
Transfer to a bank outside the Kingdom	SAR 78.75 V
Change/ Cancel transfer to a bank outside the Kingdom	SAR 26.25 V
Transfers within ANB accounts	Free
Incoming transfers	Free
“Sarie” Transfer (Same Day)	SAR 26.25 V
“Sarie” Transfer (Next Day)	SAR 15.75 V
Debit Cards	Tariff Charges
Issuance of Debit Card for an account	Free
Renewal of a Debit Card	Free
Re-issuance of ATM card (lost / damaged / 3 Invalid password entries)	SAR 31.50 V
Re-issuance of Card detained by ATM	Free
Issuance of an additional Debit Card	SAR 31.50 V
ATM Cash withdrawal in the Kingdom of Saudi Arabia	Free
Naqad service (purchase through POS with cash back)	Free
ATM mini statement (in the Kingdom)	Free
Customer using Debit Card at POS terminals within and Gulf countries (GCC)	Free
GCC ATM cash withdrawal	SAR 10.50 V
International ATM Cash withdrawal (international network transaction fee)	SAR 26.25 V
GCC ATM balance inquiry *	SAR 3.15 V
International ATM balance inquiry	SAR 3.675 V
Foreign currency exchange rate	2.625% V
Tariff Charges	SADAD
Government services payment	Free
Payment of bills and services	Free
SADAD Account for online payment	Free

ANB Electronic Services	Tariff Charges
Transfers within ANB accounts	Free
“Sarie” Transfers	Same day SAR 7.35 V
	Next day SAR 5.25 V
Identifying beneficiaries for transfers	Free
Setting up standing instruction electronically (one time) *	SAR 10.50 V
Registering in ANB net, ANB Mobile and ANB Phone Banking	Free
Transfer to a bank outside the Kingdom electronically	SAR 52.50 V
Change/ cancel transfer to a bank outside the Kingdom (via phone banking)	SAR 15.75 V
Safe Deposit Locker	Tariff Charges
Small	SAR 420 V
Medium	SAR 840 V
Large	SAR 1,050 V
Extra Large	SAR 1,260 V
Replacement of a lost key	SAR 682.50 V (in major cities) SAR 1,050 V (Outside major cities)
Personal Finance	Tariff Charges
Management Fees	1.05% of the finance amount or SAR 5,250 whichever is lower. V
Late instalment payment	SAR 75.00
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
Car Lease Finance	Tariff Charges
Management Fees	1.05% of the finance amount or SAR 5,250 whichever is lower V
Early termination (for contracts executed from 8/11/2014)	The term cost for 3 month following the payment of the early settlement + cost of insurance inclusive of VAT till end of the year V
Early termination (for contracts executed before 8/11/2014)**	SAR 2,000
Late monthly lease instalment	SAR 100
Car towing and transport expenses (Based on city location)	SAR 2,100 - 3,150 V
Issuance of an international authorization (for each International authorization)	SAR 210 V
Ownership transfer to lessee	SAR 525 V
Annual fine for delay in submitting the car inspection certificate to renew car registration	SAR 105 V
Issuance of lost car registration	SAR 210 V
Adding additional driver for internal authorization	SAR 315 V
Requesting the spare key for duplication	SAR 315 V
Renewing Car Istemara (Private)	SAR 367.50 V
Renewing Car Istemara (Private light commercial)	SAR 682.50 V
Renewing Car Istemara (Public light commercial)	SAR 1,417.50 V
Traffic violation committed by the lessee & paid by the bank	VAT applicable on total including ANB charges, SAR 26.25 per violation V
Additional kilometers / travelled (exceeds the maximum authorized distance 30,000 per year)	0.525 Halala per kilometer V
Car evaluation in approved workshops when returning the car	SAR 525 V
Delay in returning the car to the bank	SAR 210 per day V
Harboring the car according to the Lessor's consent	SAR 52.50 per day V
Deductibles in case of accident paid to insurance company (Liabe to change as per insurance company)	Starting from SAR3,500 (repair at workshop) or maximum SAR 10,000 (repair at car dealer workshop)***
Almanzel Almubarak Finance	Tariff Charges
Management fees	1.05% of the finance amount or SR 5,250 whichever is lower V
Early Termination (after the end of second year)	The Term cost for 3 months following the payment of the early settlement
Late instalment payment	SAR 75.00

Credit Cards	Tariff Charges
Al Mubarak Plus Infinite Card	SAR 1,575 V
Al Mubarak Plus Signature Card	SAR 1,050 V
Al Mubarak Plus Infinite or Signature Supplementary Card	SAR 315 V
ANB Conventional & Al Mubarak Plus Platinum Card	SAR 367.50 V
ANB Conventional & Al Mubarak Plus Platinum Supplementary Card	SAR 103.95 V
Al Mubarak Plus Titanium	SAR 315 V
Al Mubarak Plus Titanium Supplementary Card	SAR 103.95 V
ANB Conventional & Al Mubarak Plus Classic and Gold Cards	SAR 210 V
ANB Conventional & Al Mubarak Plus Classic and Gold Supplementary Card	SAR 103.95 V
ANB Miles card	SAR 525 V
ANB Miles Supplementary Card	SAR 103.95 V
ANB Low limit Primary / Supplementary Card	SAR 105 V
Al Mubarak Charge Card for Pensioners Gold	SAR 315 V
Al Mubarak Charge Card for Pensioners Classic	SAR 157.50 V
Al Mubarak Supplementary Charge Card Classic or Gold	SAR 103.95 V
Ferrari low limit card for anb customers (Primary or Supplementary)	SAR 157.50 V
Ferrari low limit card for Non anb customers (Primary or Supplementary)	SAR 210 V
Ferrari low limit card for Youth 18-24 Customers (Primary or Supplementary)	SAR 105 V
Cash Withdrawal 5,000 SAR or less, for all ANB Credit Cards (for every transaction)	SAR 78.75 V
Cash Withdrawal for more than 5,000 SAR , for all ANB Credit Cards	3.15% maximum SAR 315 V
Invalid dispute investigation outcome against Cardholder	SAR 36.75 V
Late Payment for credit cards	SAR 100
Issuance / replacement for lost Credit Card	SAR 210 V
Subscribing to balance protection (optional)	0.5145 % of the total outstanding balance V
Credit Card account statement less than one year, via branch	SAR 26.25 V
Credit Card account statement from 1 to less than 5 years, via branch	SAR 31.50 V
Credit Card account statement more than 5 years via branch	SAR 52.50 V
Other Information	
Maximum Debit Card daily withdrawal amount through ATMs	SAR 5,000
Using debit card spend through POS daily limit	SAR 20,000 up to SAR 60,000****
Minimum due payment for all ANB Credit Cards	5 % of total amount due or SAR 100 whichever is higher
Cash advance limit for all ANB Credit Cards	30% of credit card limit

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

V Fees are inclusive of VAT 5%

ANB TAX Identification Number: 300000313900003.

All amounts set out, or expressed to be payable by Customer to the Bank pursuant to this Tariff shall be deemed to be exclusive of any value added tax. If value added tax or any other tax is chargeable on the goods/services/ fees the subject matter of this Tariff, then the Customer shall pay to the Bank (in addition to and at the same time as paying the amounts payable under this tariff) an amount equal to the amount of the value added tax or any similar tax."

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 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 Card may vary & depends on the customer's employment sector, Segment and financial status.

Please visit the branch, call 8001244141, or visit the official website under Term, Fees & Awareness to know the annual percentage rate of the required product.

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.

* SARIE or International transfer (SWIFT) fee will apply with each standing instruction transaction.

**As per contract clauses

***Fees liable to change as per insurance company annual contract renewal

**** To increase the daily limit more than SR 20,000 is based on customer's request and the bank's approval