



Cash Advance through alternative channel Terms & Conditions

1. Cash Advance Limit is 30% of credit limit.
2. Maximum single Transaction value should not exceed SAR 5000 through ATM.
3. Maximum single cash transfer from Islamic Credit Card Account to customer Current Account should not exceed SAR 5000 through ANB Net & Phone Banking.
4. Maximum single cash transfer from Conventional Credit Card Account to customer Current Account should not exceed SAR 5000 through ANB Net & Phone Banking.
5. Cash transfer and withdrawal fees of Islamic Credit Card is SAR 75 per transaction, regardless of the amount withdrawn or transferred.
6. Cash transfer and withdrawal fees of Conventional Credit Card is SAR 75 of the amount withdrawn or transferred, whichever is higher.
7. The Bank's prevailing exchange rate through ATM on the transaction posting date (charge date) will be used for currency conversion between the transaction currency and the billing card account currency.
8. Card utilization limitations: the cardholder undertakes not to use the card to procure any funds from any source other than ATMs and Banks.
9. Cash withdrawal is not eligible for points from ANB Rewards program.
10. Daily cash transfer allowable limit varies according to the classification of the Bank accounts. (see table)

Transactions	
Program	Limit (SAR)
1. Private Banking	SAR 50,000
2. Al Arabi Platinum	SAR 40,000
3. Al Arabi Gold	SAR 20,000
4. Riyadhah, Jomaan, Ahlan & Joud+	SAR 15,000
5. Waafer & Joud	SAR 10,000