



البنك العربي الوطني
arab national bank

Products and Services Tariff

Retail Banking

Consumer Protection Principles

Products and Services Tariff (Retail Banking)

| | | Fees |
|-------------------------------|--|----------------------|
| Accounts | Opening current / saving account | Free |
| | Required amount to open an account | Not required |
| | Balance falling less than required limit | Not Applicable |
| | SMS Notification alert | Free |
| | Monthly statement by regular mail or email electronically | Free |
| | Account statement less than one year via branch | SAR. 25 |
| | Account statement from one year to five years via branch | SAR. 30 |
| | Account statement more than five years via branch | SAR. 50 |
| | Buying / Selling foreign currency | Published board rate |
| | Cash withdrawal or deposit via branch | Free |
| Cheques | Issuance of Cheque book (25 cheques) | Free |
| | Issuance of additional Cheque book (25 cheques) | SAR. 10 |
| | Issuance of a bank cheque | SAR. 10 |
| | Revocation of a bank cheque | SAR. 10 |
| | Cash / Deposit a cheque | Free |
| | Issuance of a bank cheque (foreign currency) | SAR. 15 |
| | Revocation of a bank cheque (foreign currency) | SAR. 15 |
| | Requesting a copy of a Cheque dated to one year | SAR. 10 |
| | Requesting a copy of a Cheque dated more than one year | SAR. 20 |
| Transfers (Via Branch) | Transfer to a bank outside the Kingdom | SAR. 75 |
| | Amend / Cancel transfer to a bank outside the Kingdom | SAR. 25 |
| | Transfer within anb accounts | Free |
| | Setting up standing order (one time) | SAR.15 |
| | Incoming transfers | Free |
| | Sarie Transfers (same day) | SAR. 25 |
| | Sarie Transfers (forward) | SAR. 15 |
| | Transfer fees to GCC through (AFAQ) | SAR. 75 |
| anb mada Cards | Issuance / Renewal of a Card for each account or Re-issuance of a Card detained by ATM | Free |
| | Re-issuance of a card (lost/damaged /3 invalid password entries) or issuance of an additional Card | SAR. 30 |
| | Cash withdrawal / deposit / ATM mini statement (inside the Kingdom) | Free |
| | Cash service (getting cash back when purchasing through POS) | Free |
| | Using POS | Free |
| | ATM cash withdrawal at GCC countries (GCCNET) | SAR. 10 |

All fees above are subject to VAT

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| | | Fees |
|---|--|--|
| anb mada Cards | International ATM Cash withdrawal (international network) | SAR. 25 |
| | Balance inquiry via ATM at GCC countries (GCCNET) | SAR. 3 |
| | International Balance inquiry via ATM (international network) | SAR. 3,5 |
| | International transaction fee | 2.99% |
| | Annual fee of Salary card | SAR. 90 |
| | Replacement of Salary card | SAR. 50 |
| | Cash Withdrawal from Non - anb ATMs of Salary card | 4 free transactions per month, and for the 5th transaction onwards, SAR. 2 per transaction |
| | Mada Cards dispute (if wrong dispute) | SAR. 50 |
| SADAD | Government services payment | Free |
| | Bills and services payment | Free |
| | SADAD Account for online payment | Free |
| Electronic Services | Transfer within anb accounts | Free |
| | Local transfer amount more than SAR 20,000 (same day) | SAR. 7 |
| | Local transfer amount more than SAR 20,000 (forward) | SAR. 5 |
| | Local instant transfer (amount upto SAR 500) | SAR 0.5 |
| | Local instant transfer (amount more than SAR 500 upto SAR 20,000) | SAR 1 |
| | Identifying a beneficiary for electronic transfer | Free |
| | Setting up electronic standing instruction (one time) | Free |
| | Registering in anb net, anb Mobile or anb Phone Banking | Free |
| | Transfer to a bank outside the Kingdom | SAR. 50 |
| | Amend / cancel transfer to a bank outside the Kingdom | SAR. 15 |
| | Transfer fees to GCC through (AFAQ) | SAR. 40 |
| Safe Deposit Lockers (Yearly fees) | 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 | Management Fees | 1% of the finance amount or SAR. 5,000 whichever is lower |
| | Late instalment payment | SAR. 75 |
| | 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 Leasing Finance | Management Fees | 1% of the finance amount or SAR. 5,000 whichever is lower |
| | Late installment penalty | SAR. 86.69 |
| | Retrieval and transport costs of the vehicle (based on city location) | SAR. 2000 - 3000 |
| | Issuance of international driving authorization (without insurance geographic coverage fees) | SAR. 65.22 |

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| | | Fees |
|---------------------|--|--|
| Car Leasing Finance | Ownership transfer to lessee | SAR. 695.65 |
| | Ownership transfer to a third party | SAR. 695.65 |
| | Annual fine for delay in renewal of registration | SAR. 86.96 |
| | Additional driver (internal authorization) | SAR. 86.96 |
| | Issuance of lost vehicles registration card | SAR. 173.91 |
| | Renewal of vehicles registration (Private) | SAR. 347.83 |
| | Renewal of vehicle registration (Private light commercial) | SAR. 608.70 |
| | Renewal of vehicle registration (Public light commercial) | SAR. 1260.87 |
| | Car evaluation at approved workshops when returning the vehicle | SAR. 434.78 |
| | No objection to transfer ownership issued to lessee | SAR. 30.43 |
| | "Daily delay fees in returning the vehicle to the bank" | "As per Vehicles' Financing Contract in Leasing Form" |
| | Customer' withdrawal from the contract | "Lessee will bear the expenses and cost of withdrawal of below: 1- Spare key 2- Vehicle evaluation 3- Vehicle transportation from areas to central region 4- Yard charges (vehicle custody)" |
| Early termination | The term cost for the three months following the payment of the early settlement | |
| Real Estate Finance | Management fees | 1% of the finance amount or SAR. 5,000 whichever is lower |
| | 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 |
| Credit Cards | VISA Infinite Privilege & MasterCard World Elite (Annual Fee for Primary Card) | SAR. 3,000 |
| | VISA Infinite Privilege & MasterCard World Elite (Supplementary) | SAR. 300 |
| | Visa Infinite (Annual Fee for Primary Card) | SAR 850 |
| | Visa Signature (Annual Fee for Primary Card) | SAR 450 |
| | MasterCard World (Annual Fee for Primary Card) | SAR 700 |
| | AlFursan VISA Infinite (Annual fees) | SAR 2000 |
| | AlFursan VISA Signature (Annual fees) | SAR 1000 |
| | Visa Platinum (Annual Fee for Primary Card) | SAR. 300 |
| | MasterCard Platinum (Annual Fee for Primary Card) | SAR 350 |
| | MasterCard Titanium (Annual Fee for Primary Card) | SAR 200 |
| | Visa Classic (Annual Fee for Primary Card) | SAR 200 |

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| | | Fees |
|----------------|--|--|
| Credit Cards | Annual Fee - Supplementary Card | Free for up to 5 cards, then 50% of the primary card fee for each additional card |
| | Cash withdrawal Fee | SAR 75 per transaction regardless of the amount withdrawn. |
| | International Transaction Fees | 2.75% added to the transaction value |
| | Tawarouq Profit | Varies based in customer risk assessment |
| | Statement requested fee (less than 1 year) | Free |
| | Statement requested fee (from 1 year to 5 years) | SAR 50 |
| | Statement requested fee (More than 5 years) | SAR 100 |
| | Late payment fee | SAR 100 |
| | Card delivery fees | SAR 50 |
| | Minimum Payment | 5% of total due amount or SR 200, whichever is higher. |
| | Cash Advance Limit | 30% of Credit Limit (maximum single transaction value should not exceed SAR 5,000). ATM cash withdrawals are subject to limits enforced in the jurisdiction where the Cardholder is making the cash withdrawal |
| Pre-paid cards | Platinum low-limit credit card (Annual Fee for Primary Card) | SAR 150 |
| | Digital Cashback card (annual fees) | SAR 100 |
| | Multi-Currencies card (annual fees) Physical version | SAR 75 |
| | Multi-Currencies card (annual fees) Digital version | SAR 50 |
| | anb low-limit credit card (Annual Fee for Primary Card) | SAR 100 |
| | Platinum low-limit credit card (Annual Fee - Supplementary Card) | SAR 150 |
| | anb low-limit credit card (Annual Fee - Supplementary Card) | SAR 100 |
| | Cash withdrawal | SAR 75 per transaction regardless of the amount withdrawn. |
| | International Transactions Fees | 2.75% added to the transaction value |
| | Credit Card Account Statement less than 1 year | Free |
| | Credit Card Account Statement from 1 year to less than 5 years | SAR 50 |

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| | | Fees |
|--------------|--|--|
| Credit Cards | Credit Card Account Statement more than 5 years | SAR 100 |
| | Lost card replacement fee | SAR 100 |
| | Currencies Plastic card (Annual Fee for Primary Card) | SAR 75 (The customer can add the digital card) |
| | Currencies Digital card (Annual Fee for Primary Card) | SAR 50 (for digital card only) |
| | Currencies Plastic card (Annual Fee - Supplementary Card) | SAR 75 (The customer can add the digital card) |
| | Currencies Digital card (Annual Fee - Supplementary Card) | SAR 50 (for digital card only) |
| | FX mark-up on unavailable currencies | 2.75% added to the transaction value |
| | FX mark-up when insufficient balance is used currency & debited from default Wallet or other Wallet | 2.75% added to the transaction value |
| | FX mark-up when insufficient funds in the card and debited to current account from complete transaction. | 2.75% added to the transaction value |
| | FX Mark-up when transferring funds between currencies | 1.32% added to the transaction value |
| | Cash withdrawal Fees - Arab national bank ATMs | SAR 5 |
| | Cash withdrawal Fees - Local Banks ATMs | SAR 25 |
| | Cash withdrawal Fees - International ATMs | SAR 75 |
| | Balance Inquiry - Arab national bank ATMs | Free |
| | Balance Inquiry - Local banks ATMs | SAR 5 |
| | Balance Inquiry - International ATMs | SAR 10 |
| | Adding New Currency Fee | SAR 25 |
| | Card Statement (Less than 1 Year) | Free |
| | Card Statement (From 1 Year to 5 Years) | SAR 50 |
| | Card Statement (More than 5 Years) | SAR 100 |

All fees above are subject to VAT

The mentioned fees are the official tariff of anb Excluding of VAT.

- 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 products/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.

- Correspondent bank fees per transfer :

USD: \$25, KWD: 0.5 dinar, GBP: from 10 to 15 £, Euro: from 10 to 100 €, OMR: 5 Omani Rial, JPY: 0.05% of transfer amount with a minimum 2500 ¥ , AED: from 30 to 55 UAE Dirham.

The above fees not including the transfer fees and the exchange rate fees.

The above fees may change from time to time based on correspondent bank update.

- 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.
- The customer can control the purchasing limit of mada card through POS or internet according to his / her program, though the maximum purchasing amount through POS is up to SAR. 200,000 or the equivalent in foreign currencies**
- Maximum Debit Card daily withdrawal amount through ATMs is SAR. 5,000
- Minimum due payment for all anb Credit Cards is 5% of total amount due or SAR. 200 whichever is higher.
- Cash advance limit for all anb Credit Cards is 30% of the credit card limit.

SARIE or International transfer (SWIFT) fees will apply with each Standing instruction transaction.

You can increase or reduce the daily purchases limit by calling

