



البنك العربي الوطني
arab national bank

Products and Services Tariff

Retail Banking

Consumer Protection Principles

Products and Services Tariff (Retail Banking)

The fees below are valid starting 18 of February 2026.

		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
	Issuance of a certificate of indebtedness	Free
	Outstanding balance transfer certificate	Free
	Clearance certificate	Free
	Issuance of final clearance certificate	Free
	Issuance of IBAN certificate	Free
	Issuance of account certificate	Free
	Monthly statement by regular mail or email electronically	Free
	Account statement less than one year via branch	Free
	Account statement from one year to five years via branch	SAR. 15
	Buying / Selling foreign currency	Published board rate
Cheques	Cash withdrawal or deposit via branch	Free
	Issuance of Cheque book (25 cheques)	Free
	Issuance of additional Cheque book (25 cheques)	SAR. 5
	Issuance of a bank cheque	SAR. 5
	Revocation of a bank cheque	SAR. 5
	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. 5
Transfers (Via Branch)	Requesting a copy of a Cheque dated more than one year	SAR. 10
	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.5
	Incoming transfers	Free
	Cancellation of a standing order	Free
	Transfer from a bank account within the kingdom for transactions exceeding 20,000 SAR (within the same business day)	SAR. 25
	Transfer from a bank account within the kingdom for transactions exceeding 20,000 SAR (on the next business day)	SAR. 15
anb mada Cards	Transfer fees to GCC through (AFAQ)	SAR. 75
	Issuance / Renewal of a Card for each account or Re-issuance of a Card detained by ATM	Free
	Issuance of additional MADA card	SAR. 10
	Re-issuance of a card (lost/damaged /3 invalid password entries)	SAR. 10
	Cash withdrawal / deposit / ATM mini statement (inside the Kingdom)	Free

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anb mada Cards	Cash service (getting cash back when purchasing through POS)	Free
	Using POS or e-commers	Free
	Using POS at GCC countries (GCCNET)	Free
	ATM cash withdrawal at GCC countries (GCCNET)	SAR. 10
	International ATM Cash withdrawal (international network)	3% of the transaction amount, with a maximum of 25 SAR
	Balance inquiry via ATM at GCC countries (GCCNET)	SAR. 3
	International Balance inquiry via ATM (international network)	SAR. 3.5
	International transaction fee	2%
	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. 15
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 (Within same business day)	SAR. 7
	Local transfer amount more than SAR 20,000 (on the next business day)	SAR. 5
	Local instant transfer (amount up to 2500 SAR)	SAR 0.5
	Local instant transfer (amount more than 2500 SAR up to 20,000 SAR)	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	0.5% of the finance amount or SAR. 2,500 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

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		Fees
Car Leasing Finance	Management Fees	0.5% of the finance amount or SAR. 2,500 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
	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"
Real Estate Finance	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
	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
Credit Cards	Late instalment payment	SAR. 75
	Mortgage release upon full settlement	Free
	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 (withdrawal from an ATM)	not exceeding 3% of the transaction amount, with a maximum of (75) Saudi riyals
	Cash withdrawal (Cash transfer to a current account)	not exceeding 3% of the transaction amount, with a maximum of (75) Saudi riyals
	Cash withdrawal (Adding money to e-wallets)	Free
	Wrong Dispute Fee" and account statements	SAR 25
	Inquiry at ATM	SAR 1.5
	use the credit card locally through point-of-sale devices or purchase online	Free
	reissue the credit card (lost, damaged, error in the PIN)	SAR 15
	The fee for international purchases	2% of the transaction amount
	International Transaction Fees	2% 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 50
	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

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		Fees
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 (withdrawal from an ATM)	not exceeding 3% of the transaction amount, with a maximum of (75) Saudi riyals
	Cash withdrawal (Cash transfer to a current account)	not exceeding 3% of the transaction amount, with a maximum of (75) Saudi riyals
	Cash withdrawal (Adding money to e-wallets)	Free
	International Transactions Fees	2% 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
	Credit Card Account Statement more than 5 years	SAR 100
	Lost card replacement fee	SAR 15
Pre-paid Multi-curr	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% added to the transaction value
	FX mark-up when insufficient balance is used currency & debited from default Wallet or other Wallet	2% added to the transaction value
	FX mark-up when insufficient funds in the card and debited to current account from complete transaction.	2% 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
	Balance Inquiry	Free
	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

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.
- 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

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