



البنك العربي الوطني  
arab national bank

# Products and Services Tariff

## Retail Banking

Consumer Protection Principles

## ● Products and Services Tariff (Retail Banking)

		Fees
<b>Accounts</b>	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. 28.75
	Account statement from one year to five years via branch	SAR. 34.50
	Account statement more than five years via branch	SAR. 57.50
	Buying / Selling foreign currency	Published board rate
	Cash withdrawal or deposit via branch	Free
<b>Cheques</b>	Issuance of Cheque book (25 cheques)	Free
	Issuance of additional Cheque book (25 cheques)	SAR. 11.50
	Issuance of a bank cheque	SAR. 11.50
	Revocation of a bank cheque	SAR. 11.50
	Cash / Deposit a cheque	Free
	Issuance of a bank cheque (foreign currency)	SAR. 17.25
	Revocation of a bank cheque (foreign currency)	SAR. 17.25
	Requesting a copy of a Cheque dated to one year	SAR. 11.50
	Requesting a copy of a Cheque dated more than one year	SAR. 23
<b>Transfers (Via Branch)</b>	Transfer to a bank outside the Kingdom	SAR. 86.25
	Amend / Cancel transfer to a bank outside the Kingdom	SAR. 28.75
	Transfer within anb accounts	Free
	Setting up standing order (one time)	SAR.17.25*
	Incoming transfers	Free
	Same Day Transfers (same day)	SAR. 28.75
	Same Day Transfers (forward)	SAR. 17.25
	Transfer fees to GCC through (AFAQ)	SAR. 86.25
<b>anb mada Cards</b>	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. 34.50
	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. 11.50

\*Including VAT

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		Fees
<b>anb mada Cards</b>	International ATM Cash withdrawal (international network)	SAR. 28.75
	Balance inquiry via ATM at GCC countries (GCCNET)	SAR. 3.45
	International Balance inquiry via ATM (international network)	SAR. 4.025
	Foreign currency exchange rate	2.88%
	Annual fee of Salary card	SAR. 103.50
	Replacement of Salary card	SAR. 57.50
	Cash Withdrawal from Non - anb ATMs of Salary card	4 free transactions per month, and for the 5th transaction onwards, SAR. 2.30 per transaction
	Mada Cards dispute (if wrong dispute)	SAR. 50
<b>SADAD</b>	Government services payment	Free
	Bills and services payment	Free
	SADAD Account for online payment	Free
<b>Electronic Services</b>	Transfer within anb accounts	Free
	Local transfer amount more than SAR 20,000 (same day)	SAR. 8.05
	Local transfer amount more than SAR 20,000 (forward)	SAR. 5.75
	Local instant transfer (amount upto SAR 500)	SAR 0.575
	Local instant transfer (amount more than SAR 500 upto SAR 20,000)	SAR 1.15
	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. 57.50
	Amend / cancel transfer to a bank outside the Kingdom	SAR. 17.25
Transfer fees to GCC through (AFAQ)	SAR. 46	
<b>Safe Deposit Lockers (Yearly fees)</b>	Small	SAR. 460
	Medium	SAR. 920
	Large	SAR. 1,150
	Extra Large	SAR. 1,380
	Replacement of a lost key	SAR. 747.50 (in major cities) SAR. 1,150 (outside major cities)
<b>Personal Finance</b>	Management Fees	1.15% of the finance amount or SAR. 5,750 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
<b>Car Leasing Finance</b>	Management Fees	1.15% of the finance amount or SAR. 5,750 whichever is lower
	Late instalment payment	SAR. 100
	Retrieval and transport costs of the vehicle (based on city location)	SAR. 2,300 - 3,450
	Issuance of international driving authorization contracts executed before 21/7/2020 (for each authorization)	SAR. 75

\*Including VAT

## ● Products and Services Tariff (Retail Banking)

		Fees
<b>Car Leasing Finance</b>	Ownership transfer to lessee	SAR. 800
	Ownership transfer to a third party	SAR. 800
	Annual fine for delay in renewal of registration	SAR. 100
	"Adding additional driver within the internal authorization"	SAR. 100
	Issuance of lost registration	SAR. 200
	Renewal of registration (Private)	SAR. 400
	Renewal of registration (Private light commercial)	SAR. 700
	Renewal of registration (Public light commercial)	SAR. 1,450
	Car evaluation at approved workshops when returning the vehicle	SAR. 500
	Daly delay fees in returning the vehicle to the bank	SAR. 500
	"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 (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	
<b>Real Estate Finance</b>	Management fees	1.15% of the finance amount or SAR. 5,750 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
<b>Credit Cards</b>	VISA Infinite Privilege & MasterCard World Elite (Annual Fee for Primary Card)*	SAR. 3,450
	VISA Infinite Privilege & MasterCard World Elite (Supplementary)*	SAR. 345
	Visa Infinite (Annual Fee for Primary Card)*	SAR 977.5
	Visa Signature (Annual Fee for Primary Card)*	SAR 517.5
	MasterCard World (Annual Fee for Primary Card)*	SAR 805
	Visa Platinum (Annual Fee for Primary Card)*	SAR. 345
	MasterCard Platinum (Annual Fee for Primary Card)*	SAR 402.5
	MasterCard Titanium (Annual Fee for Primary Card)*	SAR 230
	Visa Classic (Annual Fee for Primary Card)*	SAR 230

\*Including VAT

## ● Products and Services Tariff (Retail Banking)

		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 86.25 per transaction regardless of the amount withdrawn.
	International Transaction Fees*	3.10% 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 57.5
	Statement requested fee (More than 5 years)*	SAR 115
	Late payment fee	SAR 100
	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
	Platinum low-limit credit card (Annual Fee for Primary Card)*	SAR 172.5
	anb low-limit credit card (Annual Fee for Primary Card)*	SAR 115
	Platinum low-limit credit card (Annual Fee - Supplementary Card)*	SAR 172.5
	anb low-limit credit card (Annual Fee - Supplementary Card)*	SAR 115
	Cash withdrawal *	SAR 86.25 per transaction regardless of the amount withdrawn.
	International Transactions Fees*	3.10% 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 57.50

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## ● Products and Services Tariff (Retail Banking)

		Fees
Credit Cards	Credit Card Account Statement more than 5 years *	SAR 115
	Lost card replacement fee*	SAR 115
	Currencies Plastic card (Annual Fee for Primary Card)*	SAR 86.25 (The customer can add the digital card)
	Currencies Digital card (Annual Fee for Primary Card)*	SAR 57.50 (for digital card only)
	Currencies Plastic card (Annual Fee - Supplementary Card )*	SAR 86.25 (The customer can add the digital card)
	Currencies Digital card (Annual Fee - Supplementary Card )*	SAR 57.50 (for digital card only)
	FX mark-up on unavailable currencies*	3.10% added to the transaction value
	FX mark-up when insufficient balance is used currency & debited from default Wallet or other Wallet*	3.10% added to the transaction value
	FX mark-up when insufficient funds in the card and debited to current account from complete transaction. *	3.10% 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 5.75
	Cash withdrawal Fees - Local Banks ATMs*	SAR 28.75
	Cash withdrawal Fees - International ATMs*	SAR 86.25
	Balance Inquiry – Arab national bank ATMs*	Free
	Balance Inquiry – Local banks ATMs*	SAR 5.75
	Balance Inquiry – International ATMs*	SAR 11.5
	Adding New Currency Fee*	SAR 28.75
	Card Statement (Less than 1 Year)*	Free
	Card Statement (From 1 Year to 5 Years)*	SAR 57.50
	Card Statement (More than 5 Years)*	SAR 115.00

\*Including VAT

The said fees are the official tariff of anb inclusive of VAT where applicable.

- 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





