البنك العربي الوطني
arab national bank

# Products and Services Tariff

## Retail Banking

800 124 4141
anb.com.sa

# 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 more than one year via branch | SAR. 15 |
| | 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. 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. 5 |
| | Revocation of a bank cheque (foreign currency) | SAR. 5 |
| | Requesting a copy of a Cheque dated to one year | SAR. 5 |
| | Requesting a copy of a Cheque dated more than one year | SAR. 10 |
| 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.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 |
| | 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 |
| | 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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| | | Fees |
|---|---|---|
| anb mada Cards | Cash service (getting cash back when purchasing through POS) | Free |
| | Using POS or e-commerce | Free |
| | Using POS at GCC countries (GCCNET) | Free |
| | ATM cash withdrawal at GCC countries (GCCNET) | SAR 10 |
| | International ATM Cash withdrawal (international network) except for the GCC network (GCCNET) | 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% |
| | Wrong Dispute Fee and Account Statement | 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 |
| | Account statement more than one year via electronic channels | Free |
| 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 |
|---|---|---|
| Auto Lease Finance | Management Fees | 0.5% of the finance amount or SAR. 2,500 whichever is lower |
| | Late installment penalty | SAR. 86.96 |
| | 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 |
| | Additional driver (internal authorization) | SAR. 86.96 |
| | Issuance of lost vehicles registration card | SAR. 173.91 |
| | Renewal of vehicle 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 |
| | Annual penalty for delayed renewal of vehicle registration | SAR. 86.96 |
| | Daily delay fees in returning the vehicle to the bank | As per Vehicles' Financing Contract in Leasing Form |
| | 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 |
| | Mortgage release upon full settlement | Free |
| Credit/Pre-paid Cards | 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 |
| | Visa Infinite Alfursan (annual fee) | SAR 2,000 |
| | Visa Signature Alfursan (annual fee) | SAR 1,000 |
| | 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 |
| | Annual fee for supplementary cards | Free for up to 5 cards; 50% of the primary card fee applies beyond that |
| | Cash withdrawal fee | 3% of the transaction amount, max SAR 75 |
| | International transaction fee | 2% added to the transaction value |
| | Monthly Tawarruq profit fee | Varies according to customer risk assessment |

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| | | Fees |
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| Credit/Pre-paid Cards | Credit card statement covering less than one year (from branch) | Free |
| | Credit card statement covering more than one year (from branch) | SAR 15 |
| | Local use of the credit card at points of sale or online purchases | Free |
| | International card delivery fee | SAR 50 |
| | Late payment fee (late payment penalty) | SAR 50 |
| | Minimum payment due | 5% of the total amount due or SAR 200, whichever is greater |
| | Maximum amount available for cash withdrawal | 30% of the card's credit limit, noting that the maximum ATM withdrawal amount is SAR 5,000, subject to the daily ATM withdrawal limit under the regulations of the country where the ATM is located |
| | Low-limit Platinum credit card (annual fee for primary card) | SAR 150 |
| | Low-limit Al-Arabi credit card (annual fee for primary card) | SAR 100 |
| | Low-limit Platinum credit card (annual fee for supplementary card) | SAR 150 |
| | Low-limit Al-Arabi credit card (annual fee for supplementary card) | SAR 100 |
| | Reissuing a credit card (lost, damaged, incorrect PIN) | SAR 15 |
| | Currencies card - physical (annual fee for primary card) - customer may also add the digital card | SAR 75 |
| | Currencies card - digital (annual fee for primary card) - digital card only | SAR 50 |
| | Currencies card - physical (annual fee for supplementary card) - customer may also add the digital card | SAR 75 |
| | Currencies card - digital (annual fee for supplementary card) - digital card only | SAR 50 |
| | Fee for transactions in currencies supported and not supported by the bank | 2% added to the transaction value |
| | Fee for transactions charged to the base currency due to insufficient balance in the wallet used | 2% added to the transaction value |
| | Cash withdrawal fee - withdrawals via all ATMs | 3% of the transaction amount, max SAR 75 |
| | Fee for adding a currency | SAR 25 |
| | Credit card inquiry via ATM | SAR 1.5 |

- The above fees are the official Tariff (the "Tariff") of Arab National Bank (the "Bank", "anb") excluding VAT on each charge.
- The Bank may reduce fees for certain services and products offered to specific customer segments through any of its channels, as determined by the Bank from time to time.
- anb reserves its right to amend, modify, or update this Tariff at its sole discretion from time-to-time. Any client engaging with anb pursuant to this Tariff sheet undertakes to stay updated with any changes it might undergo from time-to-time. Further, any client benefiting from a related service undertakes to perform the transactions pursuant to anb's applicable agreements or terms and conditions.

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- The annual percentage rate for finance products and credit cards may vary dependent on the customer's status, employer, customer segment, and financial standing.
- Correspondent bank fees: USD 25 per transfer - Kuwaiti Dinar 0.5 KWD per transfer - British Pound 10 to 15 GBP per transfer - Euro 10 to 100 EUR per transfer - Omani Rial 5 OMR per transfer - Japanese Yen %0.05 of the transfer value with a minimum of 250 JPY - UAE Dirham 30 to 55 AED per transfer (the above fees do not include the fee for transfers to a bank outside the Kingdom or currency conversion fees - the above fees may change from time to time based on correspondent bank updates).
- Please visit a branch, call anb on 14141 800, or visit the terms, conditions and guidelines page on the bank's website to find out the annual percentage rate for the required product.
- Cash withdrawals or purchase payments made outside the Kingdom of Saudi Arabia in a foreign currency using a debit or credit card are subject to the foreign currency exchange rate implemented by the Bank on the date the transaction is executed.
- The minimum payment due on anb credit cards is %5 of the total amount due or SAR 200, whichever is greater.
- The maximum amount for a transfer to the current account or a cash withdrawal is %30 of the credit card's credit limit, noting that the maximum ATM withdrawal amount is SAR 5,000, subject to the daily ATM withdrawal limit under the regulations of the country where the ATM is located.
- Fees apply to SARIE or SWIFT transfers with each Standing Instruction Transaction (SIT).
- The daily purchase limit can be increased or decreased by calling 80014141.

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The Bank is regulated and supervised by Saudi Central Bank

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