

Latest updates on arab national bank Credit card fees

Dear Valued Customer,

We would like to inform you that some of the fees of anb credit cards have been updated, and the new fees will be effective as of July 19, 2025, according to the following schedule:

Fees	Fees Before the Update	Fees After the Update
*Cash Withdrawal/Cash Transfer	ﷲ75 per transaction	3% fee applies to the transactions a maximum fee of ﷲ 75 applies.
*Transfer to Digital Payment Wallets	ﷲ 75	Free
*Card Replacement Fee	ﷲ100	ﷲ15
*International Transaction Fee	2.75% per transaction	2% per transaction
*Dispute Fee	ﷲ 50 per case	25 per case
*Late Payment Fee	ﷲ100	ﷲ 50
*Balance Inquiry	Free	ﷲ 1.5

*These fees are subject to 15% Value Added Tax (VAT).

The terms and conditions have also been updated along with the monthly tawaruq profit for all anb credit cards starting from August 17, 2025.

Due date: Payment date that required to pay the due amount will be the 2nd of every Gregorian month.

Account statement: The account statement will be issued for all anb cards will be 25 days from the due date.

Monthly Profit Margin:

Card Type	Monthly Profit Margin Before the Update	Monthly Profit Margin After the Update
Risk Grad 1	2.20%	2.49%
Risk grad 2	2.49%	2.79%
Risk grad 3	2.79%	2.99%
Risk Grad 4	2.99%	3.25%

Updates will also be applied to the earning of Alfursan Miles on anb Alfursan credit cards starting from August 17, 2025.

Changes to Alfursan Miles:

Type of card		Mile accumulation vs spend	
		Current	Proposed
Domestic	Alfursan Visa Signature	Mile 1 = ﷲ 3	Mile 1 = ﷲ 4
	Alfursan Visa Infinite	Mile 1 = ﷲ 2.5	Mile 1 = ﷲ 3
International	Alfursan Visa Signature	Mile 1 = ﷲ 2	Mile 1 = ﷲ 2.5
	Alfursan Visa Infinite	Mile 1 = ﷲ 1.5	Mile 1 = ﷲ 2

The cardholder will earn Al-Fursan miles based on usage according to the categories listed in the table below starting from August 17, 2025:

Transaction Type	Spending requirement to earn 1 mile	"Maximum earning Miles per Transaction"
"Sale of new and used cars and motorcycles, and its maintenance services."	SAR 15	10,000
Government Payments		30
Utility bills		30
Automated Fuel Dispensers		4
Telecom bills		No cap
Educational institutions		
"Public transport services (buses/ trains/ferries/ships, etc.)"		
Real Estate offices payments		
Fast Food Restaurants	SAR 6	5
Taxicabs/Limousines		2
"Candy, Nut and Confectionery Stores"		
"Clothing & fashion Accessory Stores"		No cap
Gift and Souvenir Shops		
Automobile Rental Agency		
Grocery Stores and Supermarkets		
Restaurants and Café shops		
"Beauty, Cosmetic, and skincare Stores"		
Variety Stores		

For more details on the terms and conditions, please visit the terms and fees page through the Quick Links page