

Products and Services Tariff

Retail Banking

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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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anb made 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) 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%
	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
	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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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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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.

- ▶ 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 ٢٠ per transfer – Kuwaiti Dinar ٠,٥ KWD per transfer – British Pound ١. to ١٥ GBP per transfer – Euro ١. to ١.٠ EUR per transfer – Omani Rial ٥ OMR per transfer – Japanese Yen ٢٠,٠٠٠ of the transfer value with a minimum of ٢٠٠ JPY – UAE Dirham ٢. to ٥٥ 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 ١٤١٤١ ٨٠٠, 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 ٢% of the total amount due or SAR ٢٠٠, whichever is greater.
- ▶ The maximum amount for a transfer to the current account or a cash withdrawal is ٢٢% of the credit card's credit limit, noting that the maximum ATM withdrawal amount is SAR ٥,٠٠٠, 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 ٨٠٠١٤١٤١.

Arab National Bank – a Saudi joint stock co. – paid up capital SR. 20,000 Million
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The Bank is regulated and supervised by Saudi Central Bank

