

Fees & Charges

Accounts Services	
Minimum Monthly Balance Required	
Current Account	AED 3000/ equivalent in other currencies
Savings Account	AED 3000/ equivalent in other currencies
Time Deposit	AED 5000/ equivalent in other currencies
Below Required Minimum Balance	
Current Account	AED 25
Savings Account	AED 25
Cheque Book Issuance	
First Cheque Book of 25 leaves	Free
Additional 10 leaves	AED 10
Additional 25 leaves	AED 25
Additional 50 leaves	AED 50
Teller Transaction Charges	
Teller Services	6 transaction per month for free, if more than AED 10 per transaction
Foreign currency cash withdrawal	Free
Foreign currency cash deposit	Free
Jordanian Social Security payment over the counter (free through Arabi Online)	AED 10
Statement of Account Fee	
Copy of account statement	AED 25 per cycle *if outside the cycle*
Cheques	
Cheque clearance (city where Arab Bank branch is located & clearing house)	Free
Cheques payable at centers where central bank clearing facility is not available	Free
Foreign currency cheque clearance (cheques for collection outside the UAE)	1/8% with a minimum of AED350 + courier & swift charges AED 150
Post-date cheque held for collection	Free
Stop payment of cheques	AED 50 per cheque
Cancel stop payment	Free
Cheque photocopy	AED 10 if less than one year and AED 20 over one year
Banker/Manager cheque issuance	AED 30
Demand draft cancellation	Free
Cheque Returned	
Financial reason	AED 100
Non-financial reason	Free
Re-presentation after 3 days	AED 100

Cards	
Credit Cards	
Issuance and annual fee Primary Visa Classic card	Free for life
Issuance and annual fee Primary Visa Gold card	Free for life
Issuance and annual fee Primary Visa Platinum card	AED 500 (Free for life for Elite customers)
Issuance and annual fee Primary Visa Signature card	AED 1000 (Free for life for Elite customers)
Issuance and annual fee MasterCard Titanium	AED 300 (AED 150 for life for Elite customers)
Issuance and annual fee for supplementary card (Visa Classic, Visa Gold, Visa Platinum & MasterCard Titanium)	Free
Issuance and annual fee supplementary Visa Signature card	AED 500 (Free for Elite customers)
Internet Shopping Card	AED 50
Over limit fees	AED 200
Late payment fees	AED 200
Monthly interest MasterCard Titanium & VISA (Sliver & Gold)	2.99%
Monthly interest VISA Platinum	2.79%
Cash withdrawal	3% with a min of AED 50/-
Insurance premium (optional)	0.5% of the total outstanding balance
Charges for CC dispute for successful transaction	AED 100
Card replacement	AED 50
Pin replacement	AED 30
Visa Electron / Debit Cards	
ATM Card issuance (1 st time)/renewal	Free
ATM Supplementary card	AED 25
ATM Card replacement (lost or damaged)	AED 25
ATM Card PIN replacement	AED 25
ATM Transaction Charges	
Cash withdrawal/balance/deposit enquiry through Arab Bank ATMs for Arab Bank customers	Free
Cash withdrawal - UAE switch ATM (per transaction)	AED 2
Cash withdrawal - GCC ATM (per transaction)	AED 6
Cash withdrawal - International non-Arab Bank ATM (per transaction)	4.5% international withdrawal fee of the amount + USD 2.75 Arab Bank fee
Cash withdrawal - international using Arab Bank ATM	2% (Min of AED 10 and Max of AED 50)
Balance enquiry - UAE switch ATM (per transaction)	AED 1

Processing fee for foreign currency transaction added to the foreign exchange rate	2%
Copy of sales slip	AED 25
Personal Loans	
Processing Fees (new, top-up)	1% of loan amount, Min AED 500, Max AED 2500
Delayed payment penal interest charges	2% of the due amount Min AED 50, Max AED 200
Deferment of installment	AED 100 per deferment
Early/Partial/Final settlement from same bank/other bank loans/EOSB	1% of remaining balance / Partial payment
Loan rescheduling fee	AED 250
Loan cancellation fee	AED 100
Car Loans	
Processing fees	1% of loan amount, Min AED 500,Max AED 2500
Early settlement for car loan	1% of remaining balance
NOC to traffic department	Free
Replacement of existing post dated cheques with new post dated cheques	Free
Advance payment of installment	1% of the advance payment
Change of due date on standing instructions	AED 25
Installment deferment fees	AED 100
Loan rescheduling Fee	AED 250
Late payment penal interest charges	2% over agreed rate, Min AED 50, Max AED 200
Housing Loan	
Pre-approval Fee	AED 1,000
Processing fees	<ul style="list-style-type: none"> • Salary Transfer: 0.5% of the loan amount (non – refundable) • Without Salary Transfer: 1% of the loan amount (non – refundable) • Free for buyouts
Valuation Fee	AED 2,500
Deferment of Installment	AED 100
Delayed Payment Penal Interest Charges	2% of the delayed installment amount.
Early Settlement Fee	<p>1% of the Loan outstanding not exceeding AED 10,000</p> <p style="text-align: center;">Or</p> <p>12 Months EIBOR “as the day of settlement” rate of the loan outstanding amount for full prepayment of the loan if settled within the fixed period</p>
Partial Settlement Fee	<ul style="list-style-type: none"> • Free up to 15% of outstanding amount per annum (once a year) • 1% on further settlements not exceeding AED 10,000 <p style="text-align: center;">Or</p> <p>12 Months EIBOR rate “as the day of settlement” of the paid amount for partial prepayment of the loan if settled within the fixed period</p>

Amendment / Rescheduling Fee (Applicant name, tenor, installment amount)	AED 2,500
Certificates	
Audit confirmation certificate	Free
Introduction and recommendation certificate	Free
Certificate for account authorized signatory	Free
Account Balance Letter	AED 50
Release letter	AED 50
Liability certificate issued to government department / embassies / financial institutions	AED 100
No liability certificate	AED 100
Liability certificate for mortgage	AED 1000
Mortgage release letter addressed to the land department	AED 500
Mortgage release letter addressed to the developer	AED 500
Remittances	
Outward remittance	
Local currency (AED) within UAE	AED 1 via online/AED 5 via the branch
Outside UAE	AED 100 plus correspondent Bank fees if applicable
Transfer to any account across Arab Bank plc (outside UAE)	AED 100 via the branch/free via online
Swift copy for international remittances	AED 10
Emergency Encashment (International Outward)	AED 365 (USD 100)
Inward remittance	
Inward Remittances within UAE	AED 1
Inward Remittances international	AED 25
Inward Remittances within Arab Bank PLC	Free
Standing Order	
Set up cost per standing instruction through branch/free via online	AED 50
Amendment of instructions	Free
Penalty fee for insufficient funds for standing orders	AED 25

Safe Box Commission			
	Retail	Premium	Elite
Safety box (small)	AED 750p.a	AED 600p.a	AED 500p.a
Safety box (medium small)	AED 1000p.a	AED 850p.a	AED 750p.a
Safety box (medium large)	AED 1250p.a	AED 1100p.a	AED 1000p.a
Safety box (large)	AED 1500p.a	AED 1350p.a	AED 1250p.a
Deposit for safe box key	AED 1000		
Replacement of lost and broken key	AED 2000		

Miscellaneous	
Signature authentication for individuals accounts	Free
Account closing	AED 100/- (If closed within 1 year of opening) otherwise free
Revolving Overdrafts Fee	AED 15 per transaction maximum AED 195 per month
Direct Banking Services	
Phone banking (Hala Arabi)	Free
Online banking (Arabi Online)	Free
SMS banking	Free

Direct Debit System		
Direct Debit Authority (deduct the fees when activating the service)	Originator	Payer
Set-up of DDA (Finance/loans/cards)	Free	AED 50
Non Finance/bill payments	Free	FREE
Direct Debit Authority cancelation (Once become Inactive)	Originator	Payer
Finance/loans/cards	Free	Free
Non Finance/bill payments	Free	Free
Direct Debit Request	Originator	Payer
Processing of direct debit request	Free	Free
Insufficient funds one time of the same payment	Free	AED 25