

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
Demand draft issuance	AED 50
Demand draft cancellation	AED 50
Cheque Returned	
Financial reason	AED 100
Non-financial reason	Free
Re-presentment 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 275
Duplicate statement	AED 25
Late payment fees	AED 230
Early closure fee (Easy payment Plan/ Easy cash)	AED 200
Monthly interest rate	3.25%
Cash withdrawal	3% with a min of AED 100/-
Insurance premium (optional)	0.5% of the total outstanding balance
Charges for CC dispute for successful transaction	AED 100
Card replacement	AED 65
Pin replacement	AED 30
Copy of sales voucher	AED 25
Visa Electron / Debit Cards	
ATM Card issuance (1 st time)/renewal	Free
ATM Supplementary card	AED 25
ATM Card replacement (lost or stolen)	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
Balance enquiry - UAE switch ATM (per transaction)	AED 1
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)
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	4% of delayed amount minimum AED 80 and max of 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 (Max 10,000)
Loan rescheduling fee	AED 250
Loan cancellation fee	Free
Other (Loan copy, issuing redemption statement, audit confirmation, etc.)	AED 25
Car Loans	
Processing fees	1% of loan amount, Min AED 500, Max AED 2500
Loan cancellation fee	Free
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 installment
Change of due date on standing instructions	AED 25
Installment deferment fees	AED 100
Loan rescheduling Fee	AED 250
Late payment penal charges	4% of delayed amount minimum AED 200 and max of AED 500
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
Late Payment fees	4% of the delayed amount minimum AED 300 and max of AED 700
Early Settlement Fee	Cost* max 3% of outstanding
Non-standard statement production/copy of original documentation	AED 100
Property swaps administration fee	Max AED1320 (valuation included)
Partial Settlement Fee	Cost* max 3% of outstanding
Amendment / Rescheduling Fee (Applicant name, tenor, installment amount)	AED 2,500
*Cost: 6 months EIBOR	

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
Personal & Auto Loan - Liability certificate issued to government department / embassies / financial institutions	AED 60
Account & Personal Loan - No liability certificate	AED 60
Credit Card - liability & No liability certificate	AED 50
Mortgage - Liability Letter	AED 85
Mortgage – issuing of NOC	AED 150
Mortgage – Clearance letter	AED 95
Mortgage release letter addressed to the land department	AED 90
Mortgage – Other certificate	AED 75
Mortgage – request of other letters	AED 90
Mortgage release letter addressed to the developer	AED 90
Remittances	
Outward remittance	
Local currency (AED) within UAE	AED 1 via online/AED 5 via the branch
Foreign currency within UAE	AED 100 plus correspondent Bank fees if applicable
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 75
Amendment of instructions	Free
Penalty fee for insufficient funds for standing orders	AED 25

Safe Box Commission			
	Retail	Premium	Elite
Safety box (small)	AED 1000p.a	AED 850p.a	AED 750p.a
Safety box (medium small)	AED 1500p.a	AED 1250p.a	AED 1000p.a
Safety box (medium large)	AED 2000p.a	AED 1750p.a	AED 1500p.a
Safety box (large)	AED 2250p.a	AED 2000p.a	AED 1750p.a
Deposit for safe box key	AED 2500		
Replacement of lost and broken key	AED 2000		
Miscellaneous			
Signature authentication for individuals accounts	Free		
Account closing	AED 100/-		
Time Deposit closure fees	cost max 2%*		
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		

*Cost: EIBOR of the remaining period

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