

PRODUCTS MAIN FACTS SHEET

CURRENT/SAVING ACCOUNT:

1. Current & Saving:

Minimum Monthly Average Balance Requirement per Account	Monthly Fee per Account
AED 3,000 or more	Free
Less than AED 3,000	AED 25 Monthly

2. Current: Account holder is eligible for one chequebook with 10 leaves free of charge and based on customer credit bureau report.
3. Saving: Account can be subject to interest according to the customer's request

Arab Bank reserves the right to amend its Terms and Conditions, with 60 days prior notice.

WARNING!

In the event of your failure to meet our terms and conditions before and during your relationship with us, there will be consequences which may include restriction, blockage or closure of your Bank account.

According to the instructions of the UAE Central Bank, your Bank account will be closed and added to the blacklist in case 4 cheques are returned unpaid due to insufficient balance within a period of one year.

The Bank may close the account if account conduct is found to be unsatisfactory as per Bank's Compliance policy and in line with UAE Central Bank regulations.

The cooling-off period allows you to cancel the product/Service within five (5) business days of signing the application without incurring a penalty, or you may waive the central bank's required cooling-off period of complete 5 business days by signing a written waiver provided by the bank containing a warning about agreeing to an immediate commitment.

I Hereby agree to the immediate commitment with Arab Bank.



Accounts Services	
Minimum Monthly Balance Required	
Current/Saving Account	AED 3000/ equivalent in other currencies
Time Deposit	AED 5000/ equivalent in other currencies
Below Required Minimum Balance	
Current/Saving Account	AED 25 Monthly
Premium Program	AED 75 Quarterly
Cheque Book Issuance	
First Cheque Book of 10 leaves for new banking relationship	Free
Additional 10 leaves	AED 10
Additional 25 leaves	AED 25
Teller Transaction Charges	
Teller Services	6 transaction per month for free, if more AED 10 per transaction
Foreign currency cash withdrawal	1% of the transaction amount
Foreign currency cash deposit	1% of the transaction amount
Jordanian Social Security payment over the counter (free through Arabi Online)	AED 10
Other Accounts Fees	
Copy of account statement	Outside the cycle AED 25
Account closing (If closed within first 6 months of opening)	AED 100/-
Time Deposit closure fees	cost max 2%*
Subscription fee for Premium Program	AED 25 Monthly
Copies of any document (more than 1 year)	AED 25
*Cost: EIBOR of the remaining period	

Customer Name:.....

Employee Name:.....

Date:.....

Date:.....

Signature:.....

Signature Verified by:.....