

## Fees & Charges

### Accounts Services

#### Minimum Monthly Balance Required

|                          |                                         |
|--------------------------|-----------------------------------------|
| Current / Saving Account | ₪ 3000 / equivalent in other currencies |
| Time Deposit             | ₪ 5000 / equivalent in other currencies |

#### Below Required Minimum Balance

|                          |                |
|--------------------------|----------------|
| Current / Saving Account | ₪ 25 Monthly   |
| Premium Program          | ₪ 75 Quarterly |

#### Cheque Book Issuance

|                                                             |      |
|-------------------------------------------------------------|------|
| First Cheque Book of 10 leaves for new banking relationship | Free |
| Additional 10 leaves                                        | ₪ 10 |
| Additional 25 leaves                                        | ₪ 25 |

#### Teller Transaction Charges

|                                                    |                                                                |
|----------------------------------------------------|----------------------------------------------------------------|
| Teller Services                                    | 6 transaction per month for free, if more ₪ 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 | ₪ 10 - (Free through Arabi Online)                             |

#### Other Accounts Fees

|                                                              |                                                                                                                     |
|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Copy of Account Statement                                    | Account statement within the agreed per cycle - Free<br>Account statement outside the agreed cycle - ₪ 25 per cycle |
| Account closing (If closed within first 6 months of opening) | ₪ 100                                                                                                               |
| Time Deposit breaking fees                                   | Cost max 2%*                                                                                                        |
| Subscription Fee for Premium Program                         | ₪ 25 Monthly                                                                                                        |
| Legal Case Release                                           | ₪ 200                                                                                                               |
| Precious Metals Transaction fees                             | 1 USD per Oz (minimum of USD 50) - Gold Metal<br>2.5% from total Oz (minimum of USD 50) - Silver Metal              |
| Precious metals storage fees                                 | 2.5% annually                                                                                                       |
| Copies of any Document                                       | ₪ 10 if less than one year and ₪ 25 over one year                                                                   |
| *Cost: EIBOR of the remaining period                         |                                                                                                                     |

#### 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 ₪ 350 + Courier & Swift charges<br>₪ 150 |

|                                              |       |
|----------------------------------------------|-------|
| Special Clearing                             | ₪ 205 |
| Post dated cheques deposit (Per Cheque)      | ₪ 10  |
| Post dated cheques stop payment (Per Cheque) | ₪ 50  |
| Stop Cheque (Per instrument / Cheque)        | ₪ 50  |
| Cancel Stop Payment                          | Free  |
| Demand Draft Issuance                        | ₪ 75  |
| Demand Draft Cancellation                    | ₪ 50  |

#### Cheque Returned

|                             |       |
|-----------------------------|-------|
| Financial Reason            | ₪ 100 |
| Non-Financial Reason        | Free  |
| Re-Presentment after 3 days | ₪ 100 |

#### Cards

##### Credit Cards

|                                                                                                    |                                                      |
|----------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Issuance and annual fee Primary Visa Classic card                                                  | Free for life                                        |
| Issuance and annual fee Primary Visa Platinum card                                                 | ₪ 500 (Free for life for Elite & Premium customers)  |
| Issuance and annual fee Primary Visa Signature card                                                | ₪ 1000 (Free for life for Elite & Premium customers) |
| Issuance and annual fee Primary Visa Travel Mate card                                              | ₪ 600 for Elite Program only                         |
| Issuance and annual fee Primary MasterCard Titanium                                                | ₪ 300 (₪ 150 for life for Elite customers)           |
| Issuance and annual fee Primary MasterCard World Elite                                             | ₪ 1100 for Elite Program only                        |
| Issuance and annual fee for supplementary card (Visa Classic, Visa Platinum & MasterCard Titanium) | Free                                                 |
| Issuance and annual fee supplementary Visa Signature card                                          | ₪ 500 (Free for life for Elite & Premium customers)  |
| Issuance and annual fee supplementary Visa Travel Mate card                                        | ₪ 300 for Elite Program only                         |
| Issuance and annual fee supplementary MasterCard World Elite                                       | ₪ 550 for Elite Program only                         |
| Internet Shopping Card                                                                             | ₪ 50                                                 |
| Early Payment Plan Cancellation                                                                    | ₪ 50                                                 |
| Over limit fees                                                                                    | ₪ 275                                                |
| Duplicate statement                                                                                | ₪ 25                                                 |
| Late payment fees                                                                                  | ₪ 230                                                |
| Monthly interest rate                                                                              | 3.59%                                                |
| Cash withdrawal                                                                                    | 3% with a min of ₪ 100/-                             |
| Insurance premium (optional)                                                                       | 0.5% of the total outstanding balance                |
| Charges for CC dispute for successful transaction                                                  | ₪ 100                                                |
| Card Replacement                                                                                   | ₪ 75                                                 |
| Pin Replacement                                                                                    | ₪ 25                                                 |
| Copy of Sales Voucher                                                                              | ₪ 65                                                 |
| Cross Border / Foreign Exchange commission on POS                                                  | Up to 3% of the amount value plus the Exchange rate  |
| Me to me card transfer transaction from AB Card holder (AFT - Account Fund Transfer)               | No Fess                                              |
| Card transfer transaction to AB Card holder (OCT - Original Credit transaction)                    | No Fess                                              |

### Visa Electron / Debit Cards

|                                                          |                                                     |
|----------------------------------------------------------|-----------------------------------------------------|
| ATM Card issuance (1st time)/renewal                     | Free                                                |
| ATM Supplementary card                                   | ₪ 25                                                |
| ATM Card replacement (Lost or stolen or customer misuse) | ₪ 25                                                |
| ATM Card PIN Replacement                                 | ₪ 25                                                |
| Cross Border / Foreign Exchange commission on POS        | Up to 4% of the amount value plus the Exchange rate |

### ATM Transaction Charges

|                                                                                          |                                                                          |
|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| Cash withdrawal/Balance enquiry / deposit through Arab Bank ATMs for Arab Bank customers | Free                                                                     |
| Cash withdrawal - UAE switch ATM (per transaction)                                       | ₪ 2                                                                      |
| Balance enquiry - UAE switch ATM (per transaction)                                       | ₪ 1                                                                      |
| Cash withdrawal - GCC ATM (per transaction)                                              | ₪ 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 ₪ 10 and Max of ₪ 50)                                         |
| Copy of Sales slip                                                                       | ₪ 25                                                                     |

### Personal Loans

|                                                                             |                                                                                                                                            |
|-----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| Processing Fees (new, top-up)                                               | 1% of loan amount (Min ₪ 500 & Max ₪ 2500)                                                                                                 |
| Late Payment fees                                                           | ₪ 200                                                                                                                                      |
| Deferment of installment                                                    | ₪ 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                                                       | ₪ 250                                                                                                                                      |
| Loan Cancellation fee                                                       | Free                                                                                                                                       |
| Other (Loan Copy, Audit Confirmation, etc.)                                 | ₪ 25                                                                                                                                       |
| Personal Loans Top Ups                                                      | Early settlement fee = Zero<br>Processing fees will be on the incremental loan amount (Net amount) which is 1% with a minimum and maximum. |

### Car Loans

|                                                                        |                                              |
|------------------------------------------------------------------------|----------------------------------------------|
| Processing Fees                                                        | 1% of loan amount (Min ₪ 500 & Max ₪ 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                            | ₪ 25                                         |
| Installment deferment fees                                             | ₪ 100 per deferment                          |
| Loan rescheduling Fee                                                  | ₪ 250                                        |
| Late Payment fees                                                      | 4% of delayed amount (Min ₪ 300 & Max ₪ 500) |

### Housing Loan

|                                                                                    |                                                                 |
|------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Processing Fees                                                                    | Up to 1% of the loan amount                                     |
| Deferment of Installment                                                           | ₪ 100 per deferment                                             |
| Late Payment Fees                                                                  | ₪ 700                                                           |
| Early Settlement Fee                                                               | Max 1% of the outstanding balance or ₪ 10,000 whichever is less |
| Non-Standard Statement production / copy of original documentation                 | AED 100                                                         |
| Partial Settlement Fee                                                             | Max 1% of the outstanding balance or ₪ 10,000 whichever is less |
| Property swaps administration fee                                                  | Max ₪ 1320 (valuation included)                                 |
| Property Valuation Fees                                                            | 3000 ₪<br>3500 ₪ for residential units – Ajman City             |
| Amendment / Rescheduling Fee (Applicant name, tenor, installment amount, .....etc) | ₪ 500                                                           |

### Certificates

|                                              |       |
|----------------------------------------------|-------|
| Audit confirmation certificate               | ₪ 25  |
| Introduction and recommendation certificate  | ₪ 50  |
| Certificate for account authorized signatory | ₪ 50  |
| Account Balance Letter                       | ₪ 50  |
| Release letter                               | ₪ 50  |
| Liability certificate                        | ₪ 50  |
| No liability certificate                     | ₪ 60  |
| Issuing of NOC                               | ₪ 60  |
| Clearance letter                             | ₪ 60  |
| Home Loan Liability letter                   | ₪ 85  |
| Home Loan NOC letter                         | ₪ 150 |
| Home Loan Clearance letter                   | ₪ 95  |
| Mortgage – Another certificate               | ₪ 90  |

### Remittances

#### Outward remittance

|                                                                                                                              |                                        |
|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| Local currency (AED) within UAE                                                                                              | ₪ 1 via online / AED 5 via the branch  |
| Foreign currency within UAE                                                                                                  | ₪ 100 plus correspondent Bank fees*    |
| Outside UAE                                                                                                                  | ₪ 100 plus correspondent Bank fees*    |
| Transfer to any account across Arab Bank plc (AED)***                                                                        | ₪ 100 via the branch / free via online |
| Transfer to any account across Arab Bank plc (Foreign currency)***                                                           | ₪ 100 via the branch / free via online |
| Set up cost for local & international periodical transfer outside Arab Bank UAE                                              | ₪ 50 through branch / free via online  |
| Amendment or Cancellation of periodical transfer                                                                             | ₪ 50                                   |
| Amendment / Cancellation of Outward transfer or Return of Transfer due to incorrect beneficiary details (Investigation Fees) | ₪ 100                                  |
| Swift copy for international remittances                                                                                     | ₪ 15                                   |
| Arabi Access Transfer**                                                                                                      | ₪ 10                                   |

|                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Emergency Encashment (International Outward)                                                                                                                                                                                                                                                                                                                                                                              | ₪ 365 (USD 100) |
| <p>* For Elite and Premium customer, 1 free outward transfer (within or outside UAE) per month.</p> <p>* Correspondent Bank fees if applicable ₪ 125</p> <p>* The Instant Payment Instruction not included in the first free transfer for Elite and Premium.</p> <p>** Free for Premium and Elite Customers.</p> <p>*** All Transfers to Arab Bank PLC are free for Elite and Premium customers through any channels.</p> |                 |

### Inward remittance

|                                                              |                                                                                                                                                                              |
|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Inward Remittances within UAE in AED                         | ₪ 1                                                                                                                                                                          |
| Inward Remittances local & international in foreign currency | ₪ 25                                                                                                                                                                         |
| Inward Remittances within Arab Bank PLC                      | Free                                                                                                                                                                         |
| Return of Transfer due to incorrect beneficiary details      | A fee of 40 will be deducted from the returned amount, regardless of the currency of the original transfer (e.g., USD 40 if the transfer was in USD, GBP 40 if in GBP, etc.) |

### Standing Order

|                                                                  |                                       |
|------------------------------------------------------------------|---------------------------------------|
| Set up cost per standing instruction within Arab Bank within UAE | ₪ 75 through branch / free via online |
| Amendment of instructions                                        | Free                                  |
| Penalty fee for insufficient funds for standing orders           | ₪ 25                                  |

### Safe Box Commission

|                                    | Retail    | Premium   | Elite     |
|------------------------------------|-----------|-----------|-----------|
| Safety box (small)                 | ₪ 1000p.a | ₪ 850p.a  | ₪ 750p.a  |
| Safety box (medium small)          | ₪ 1500p.a | ₪ 1250p.a | ₪ 1000p.a |
| Safety box (medium large)          | ₪ 2000p.a | ₪ 1750p.a | ₪ 1500p.a |
| Safety box (large)                 | ₪ 2250p.a | ₪ 2000p.a | ₪ 1750p.a |
| Deposit for safe box key           | ₪ 5000    |           |           |
| Replacement of lost and broken key | ₪ 2000    |           |           |

### Direct Debit System

| Direct Debit Authority (deduct the fees when activating the service) | Originator | Payer |
|----------------------------------------------------------------------|------------|-------|
| Set-up of DDA (Finance / loans / cards)                              | Free       | ₪ 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       | ₪ 25  |

\*Fees and tariffs are exclusive of 5% VAT