

## Fees & Charges

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	Free
Foreign currency cash deposit	Free
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 one year of opening)	AED 100/-
Time Deposit closure fees	cost max 2%*
subscription fee for Premium Program	AED 25 Monthly
*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 AED350 + courier & swift charges AED 150
Special Clearing	AED 205
Post-date cheque held for collection	Free
Stop payment (Per instrument/ cheque)	AED 50
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-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 & premium customers)
Issuance and annual fee Primary Visa Signature card	AED 1000 (Free for life for Elite customers)
Issuance and annual fee Primary Visa Travel Mate card	AED 600 for Elite Program only
Issuance and annual fee Primary MasterCard Titanium	AED 300 (AED 150 for life for Elite customers)
Issuance and annual fee Primary MasterCard World Elite	AED 1900 for Elite Program only
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)
Issuance and annual fee supplementary Visa Travel Mate card	AED 300 for Elite Program only
Issuance and annual fee supplementary MasterCard World Elite	AED 950 for Elite Program only
Internet Shopping Card	AED 50
Over limit fees	AED 275
Duplicate statement	AED 25
Late payment fees	AED 230
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 25
Copy of sales voucher	AED 25
Cross Border / Foreign Exchange commission on POS	Up to 3% of the amount value plus the Exchange rate
<b>Visa Electron / Debit Cards</b>	
ATM Card issuance (1 <sup>st</sup> time)/renewal	Free
ATM Supplementary card	AED 25
ATM Card replacement (lost or stolen)	AED 25
ATM Card PIN replacement	AED 25
Cross Border / Foreign Exchange commission on POS	Up to 4% of the amount value plus the Exchange rate
<b>ATM Transaction Charges</b>	
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)
Copy of sales slip	AED 25
<b>Personal Loans</b>	
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, audit confirmation, etc.)	AED 25
<b>Car Loans</b>	
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
<b>Housing Loan</b>	
Processing fees	1% of the loan amount (non – refundable) - Free for buyouts
Deferment of Installment	AED 100
Late Payment fees	4% of the delayed amount minimum AED 300 and max of AED 700
Early Settlement Fee	Max 1% of the outstanding balance or AED 10,000 whichever is less
Non-standard statement production/copy of original documentation	AED 100
Property swaps administration fee	Max AED1320 (valuation included)
Partial Settlement Fee	Max 1% of the outstanding balance or AED 10,000 whichever is less
Amendment / Rescheduling Fee (Applicant name, tenor, installment amount)	AED 250
<b>Certificates</b>	
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	AED 50
No liability certificate	AED 50
Issuing of NOC	AED 60
Clearance letter	AED 60
Mortgage – Other certificate	AED 75
Mortgage – request of other letters	AED 90
<b>Remittances</b>	
<b>Outward remittance</b>	
Local currency (AED) within UAE	AED 1 via online/AED 5 via the branch
Foreign currency within UAE	AED 100 plus correspondent Bank fees*
Outside UAE	AED 100 plus correspondent Bank fees*
Transfer to any account across Arab Bank plc (Local currency AED)	AED 100 via the branch/free via online

Transfer to any account across Arab Bank plc (Foreign currency)	AED 100 via the branch/free via online plus correspondent Bank fees if applicable*
Set up cost for local & international periodical transfer outside Arab Bank UAE	AED 50 through branch / free via online
Amendment or Cancellation of periodical transfer	AED 50
Swift copy for international remittances	AED 10
Emergency Encashment (International Outward)	AED 365 (USD 100)
* For Elite and Premium customer,1 free outward transfer (within or outside UAE) per month plus correspondent Bank fees if applicable AED 125	
<b>Inward remittance</b>	
Inward Remittances within UAE in AED	AED 1
Inward Remittances local & international in foreign currency	AED 25
Inward Remittances within Arab Bank PLC	Free
Return of Transfer due to incorrect beneficiary details (Investigation Fees)	40 irrespective of the currency transfer received in. (eg. USD 40 if the returned transfer is received in USD currency, GBP 40 if the returned transfer is received in GBP currency, ...) fees will be deducted from the amount received
<b>Standing Order</b>	
Set up cost per standing instruction within Arab Bank within UAE	AED 75 through branch / free via online
Amendment of instructions	Free
Penalty fee for insufficient funds for standing orders	AED 25

<b>Safe Box Commission</b>			
	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 5000		
Replacement of lost and broken key	AED 2000		

<b>Direct Debit System</b>		
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

\*Fees and tariffs are exclusive of 5% VAT