

Elite Fees & Charges

| Accounts Services | |
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| Minimum Monthly Balance Required | |
| Current/Saving Account | No minimum balance required if Salary transferred is more than \$ 10,000 |
| Time Deposit | \$100,000 or the equivalent in other currencies |
| Below Required Minimum Balance | |
| Current/Saving Account | Free |
| Cheque Book Issuance | |
| 10 leaves | Free |
| Additional 25 leaves | Free |
| 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 | First 6 cycles free - More than 6 cycles AED 25 per cycle |
| Copies of any document (more than 1 year) | AED 25 |
| Account closing (If closed within first six month of opening) | AED 100/- |
| Time Deposit closure fees | cost max 2%* |
| *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 |
| Special Clearing | AED 205 |
| 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 (Per instrument/ cheque) | AED 50 |
| Cancel stop payment | Free |
| Cheque photocopy | Free |
| Demand draft issuance | AED 30 |
| Demand draft cancellation | Free |
| Post dated cheques stop payment (per cheque) | AED 50 |
| Post dated cheques deposit (per cheque) | AED 10 |
| Cheque Returned | |
| Financial reason | AED 100 |
| Non-financial reason | Free |
| Re-presentment after 3 days | AED 100 |
| Cards | |
| Credit Cards | |

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| 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 | Free for life |
| Issuance and annual fee Primary Visa Signature card | Free for life |
| Issuance and annual fee Primary Visa Travel Mate card | AED 600 for Elite Program only |
| Issuance and annual fee MasterCard Titanium | AED 150 |
| 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 | 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 | 3.59% |
| 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 75 |
| Pin replacement | AED 25 |
| Copy of sales voucher | AED 65 |
| Cross Border / Foreign Exchange commission on POS | Up to 3% of the amount value plus the Exchange rate |
| Visa Electron / Debit Cards | |
| ATM Card issuance (1 st time)/renewal | Free |
| ATM Supplementary card | Free for the first 5 cards if more 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 |
| 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) |
| Copy of sales slip | AED 25 |
| Personal Loans | |
| Processing Fees (new, top-up) | 1% of loan amount, Min AED 500, Max AED 2500 |
| Late Payment fees | AED 200 |
| Deferment of installment | AED 100 per deferment |

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| 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 |
| 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 fees | 4% of delayed amount minimum AED 300 and max of AED 500 |
| Housing Loan | |
| Processing fees | 1% of the loan amount (non – refundable) - Free for buyouts |
| Deferment of Installment | AED 100 |
| Late Payment fees | 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 |
| 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 | AED 50 |
| No liability certificate | AED 60 |
| Issuing of NOC | AED 60 |
| Clearance letter | AED 60 |
| Mortgage – Other certificate | AED 75 |
| Mortgage – request of other letters | AED 90 |
| *Branch has the delegation to waive the charges for any letter or certificate | |
| 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* |

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| Outside UAE | AED 100 plus correspondent Bank fees* | |
| Transfer to any account across Arab Bank plc (AED) | Free | |
| Transfer to any account across Arab Bank plc (Foreign currency) | 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 | |
| Amendment / Cancellation of Outward transfer Or Return of Transfer due to incorrect beneficiary details (Investigation Fees) | AED 100 | |
| Swift copy for international remittances | AED 10 | |
| Emergency Encashment (International Outward) | AED 365 (USD 100) | |
| *1 free outward transfer (within or outside UAE) per month. | | |
| * Correspondent Bank fees if applicable AED 125. | | |
| Inward remittance | | |
| Inward Remittances within UAE in AED | AED 1 | |
| Inward Remittances within UAE & international in foreign currency | AED 25 | |
| Inward Remittances within Arab Bank PLC | Free | |
| Return of Transfer due to incorrect beneficiary details (Investigation Fees) | USD 40 or the equivalent in other currencies regardless of inward transfer currency, and fees will be deducted from received transfer. | |
| Standing Order | | |
| 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 | |
| Safe Box Commission | | |
| Safety box (small) | AED 750p.a | |
| Safety box (medium small) | AED 1000p.a | |
| Safety box (medium large) | AED 1500p.a | |
| Safety box (large) | AED 1750p.a | |
| Deposit for safe box key | AED 5000 | |
| Replacement of lost and broken key | AED 2000 | |
| 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 |

* Fees and tariffs are exclusive of 5% VAT

Important Notice:

Kindly be informed that effective November 1st, 2023, some of our banking services fees and charges will be amended and new fees will be added.

Please find below the updated list of our services' fees and charges.

| Service Name | New Fees |
|---------------------------|-----------------|
| Legal Case Release | 200 AED |

| Service Name | Current Fee | New Fee |
|---|--------------------|----------------|
| Home Loan NOC letter | AED 60 | AED 150 |
| Home Loan Clearance letter | AED 60 | AED 95 |
| Home Loan Liability letter | AED 50 | AED 85 |
| Audit Confirmation Letter | Free | AED 25 |
| Demand Draft Issuance | AED 50 | AED 75 |
| Introduction and Recommendation Certificate | Free | AED 50 |
| Certificate for Account Authorized Signatory | Free | AED 50 |

* Fees and charges above are exclusive of 5% VAT