

Tariff of Charges

- ▶ Personal Banking
- ▶ Corporate Banking
- ▶ Trade Finance

Description	Frequency	Charge (SAR inclusion of VAT, where applicable)
Saving Accounts		
Description	Frequency	Charge (SAR inclusion of VAT, where applicable)
Minimum Balance (Riyal 100)	Per Month	0.05
Safety Account with less than RY 500 monthly in average and Non-Residential Account (Business Charge)		
Current Account		
Description	Frequency	
Monthly Balance (Riyal 200)	Per Month	0.05
Safety Account with less than RY 500 monthly in average and Non-Residential Account (Business Charge)		
Bank Statement		
Description	Frequency	
Monthly	Monthly	\$2.00 Per Account
Weekly	Weekly	\$1.00 Per Account
Daily	Daily	\$0.50 Per Account
Check/Bank Charges		
Description	Frequency	
Check-Bank - 10 Leases		1.00
Check-Bank - 15 Leases		1.50
Check-Bank - 20 Leases		2.00
Check-Bank - 30 Leases		3.00
Check-Bank - 100 Leases		10.00
General		
Description	Frequency	
Account Closure	Before one year	0.10
Balance Confirmation for Auditors/Balance Certificate/ Audit Liability and/or Bankruptcy Certificate	Per letter	2.00
Statement Copy	Within 4 Months	1.00
Statement Copy	Over 4 Months	0.50
Statement Copy	More than 1 year	0.20
Safety Box (Riyal 20000)	Per Box	0.05
Safety Box (Riyal 50000)	Per Box	0.05
Business Charges (of Balance Below RY 1000 in current account and RY 200 in current account)	Per Account	2.00
Cardless Cash Withdrawal - ATM/POS	Per Debit	0.00
Cardless Cash Withdrawal - Computer	Per Debit	2.00
Check-Bounced due to insufficient funds	Per Cheq	10.00
Check-Bounced due to other reasons/pending insufficient funds	Per Cheq	1.00
Stop Payment of single Cheque or bunch of serially numbered cheques		0.50
Cancel Stop Payment of single Cheque or bunch of serially numbered cheques		1.00
Demand Draft	Per Demand Draft	1.00
Pay Order	Per Pay Order	2.00
Voucher or Cheque Photocopy	Up to one year Per Voucher/Cheque	2.00
Voucher or Cheque Photocopy	Over one year Per Voucher/Cheque	0.50
International Transfer	Per Transfer	1.00
Postage Charges		2.00
Swift Transfer (if requested by customer)	Per Swift	1.00
Special Cheque (SC)	Per Cheq	1.00
Stop Payment of Demand Draft	Per Demand Draft	1.00
Cancellation of Demand Draft	Per Demand Draft	2.00
Remittance (Demand Draft)	Per Demand Draft	2.00
Local Bank Transfer (Riyal 100000)	Per Transfer	0.50
Local Bank Transfer (Riyal 50000 and above)	Per Transfer	0.50
Overseas Bank Transfer	Per Transfer	0.50
Real Estate		
Description	Frequency	
Pre-approval / Application Documentation / Processing Fees		20.00
Car Loan / Application Documentation / Processing Fees		20.00
Mortgage Loan / Application Documentation / Processing Fees		50.00
Loan Insurance Documentation Fee	50% of loan amount	
	Minimum	0.50
	Maximum	10.00
Pre-approval Settlement		1.00% of loan balance
Full or Partial loan settlement		1.00% of settled amount
Full or Partial loan settlement for related customer		waived
Settlement of Loan (inclusion upon customer request)	Per Request	0.50
Travelling for rechecking of existing loans	Maximum	0.50
Re-opening of a meeting bank for related customer		10.00
Change of Guarantor	Per Request	0.50
Standing Order		
Description	Frequency	
Standing Order within the bank		1.00
Standing Order outside the bank (Swift)		2.00
Standing Order outside the bank (Foreign)	2.00 + commission charges	
Standing order cancellation for our side bank beneficiary		2.00
ATM Cards		
Description	Frequency	
New Card		1.00
Supplementary / Duplicate Card		2.00
Replacement Card		2.00
Card Activation (New Card) (Riyal 50000 Credit Limit) (Safety Amount of 200 year or less, see example)	Per transaction	0.05
Annual Fee		1.00
Overseas Balance Enquiry	Per transaction	0.05
Overseas Account Enquiry	Per transaction	0.05
Overseas Customer Account Transfer	Per transaction	0.05
Overseas Account to Account Transfer (online)	Per transaction	0.10
GCENT Card Withdrawal	Per transaction	0.00
GCENT Balance Enquiry	Per transaction	0.05
International (UK) Card Withdrawal	Per transaction	1.00
Foreign Exchange International	Per transaction	2.7%
Foreign Exchange OTC	Per transaction	2.7%
Gift Cards		
Description	Frequency	
Class Priority (Insurance/Renewal)	Per Account	20.00
Class Supplementary (Insurance/Renewal)	Per Account	10.00
Gold Priority (Insurance/Renewal)	Per Account	50.00
Gold Supplementary (Insurance/Renewal)	Per Account	20.00
Platinum Priority (Insurance/Renewal)	Per Account	100.00
Platinum Supplementary (Insurance/Renewal)	Per Account	20.00
Millennium Priority (Insurance/Renewal) "New to Old Customer"	Per Account	100.00
Millennium Supplementary (Insurance/Renewal) "New to Old Customer"	Per Account	20.00
Internet Shopping Card		10.00
Loan Payment Fee	Per Month	0.00
Card Lost Charge	Per Month	0.00
Copy of Bank Booklet		1.00
Replacement Card/Lost/ stolen/ Damaged	Per Card	10.00
Card Advance Fee	Per transaction	1.00% of max. 100
Monthly Interest	Monthly	1.00%
PIA Insurance	Per Card	0.50
Mortgage/Finage Release		
Description	Frequency	
Legal Mortgage Registration		20.00
Legal Mortgage Release		20.00
Preparation of Draft Documents		0.00
Share/Finage Release		0.00
Post-Dated Cheque		
Description	Frequency	
Commission	Per Cheq	0.50
Withdrawal of PDC	Per Cheq	0.50
Gift Deposit/Locker		
Description	Frequency	
Small	Per Account	10.00
Medium	Per Account	30.00
Large	Per Account	100.00
Extra Large	Per Account	100.00
Key Deposit for all lockers (Riyal 10000)		20.00
Replacement of keys for the key days		100.00
Corporate Branch Self-Deposit Locker		
Description	Frequency	
Small	Per Account	50.00
Medium	Per Account	100.00
Large	Per Account	200.00
Key Deposit for all lockers (Riyal 10000)		20.00
Replacement of keys for the key days		100.00
Interest @ Outward Check Collection		
Commission	Per Cheq	0.50
Handling Charges	Per Cheq	0.50
Middle Payment on Middle Banking		
Description	Frequency	
Prepayment-Pension - Letter Cheq	Per Transaction	0.05
Prepayment-Pension - Local Bank	Per Transaction	0.05

