

Schedule of Bank Charges - Consumer Bank

Product /Service Description		Fees Saudi Riyal
1	Accounts	
a	Account opening fees.	Free
b	Balance less than required limit.	None
c	Request for a photocopy of a source media less than one year.	10 per transaction
d	Request for a photocopy of a source media more than one year.	20 per transaction
e	Request for Balance Certificate.	25 per request
f	Check dishonored/returned by us over the counter, through clearing or collection due to insufficient funds in the account.	125 per check
g	Check dishonored/returned by us over the counter, through clearing or collection due to other reasons.	50 per check
h	Request for proof of indebtedness certification.	75
i	Request for clearance letter.	Free

2	Account Statement at branches	
a	Account statement less than a year.	25
b	Account statement from 1 to 5 years.	30
c	Account statement for more than 5 years.	50

3	Account Statement Electronic (internet / SambaPhone /ATM)	
a	Monthly statement by regular mail or email electronically.	Free
b	ATM mini statement electronically.	Free

4	Cash withdrawal using a withdrawal form at the branch	Free
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5	ATM MADA Cards & POS	
a	Issuance of new ATM card at the account opening.	Free
b	ATM cash withdrawal /deposit.	Free
c	Use of MADA cards at POS terminal by customer.	Free
d	ATM card renewal.	Free
e	Re-issuance of captured ATM card by the ATM.	Free
f	Naqad service (Purchase with cash back).	Free
g	ATM card re-issuance of ATM card (lost / damaged / 3 invalid passwords).	30
h	Additional ATM card issuance.	30

6	Electronic payment of bills and government services (SADAD)	
a	Government service payment.	Free
b	Payment of bills and services.	Free
c	SADAD account for online payment.	Free

7	Banking Transfer & Services At Branches	
a	Account to account transfer within the bank.	Free
b	Standing Instructions creation (one time).	15
c	SARIE Transfers: to other local banks. (Same day value payment).	25
d	SARIE Transfers: to other local banks. (Forward value payment).	15
e	Transfer to a bank outside the Kingdom.	75
f	Customer request to change /cancel transfer outside the Kingdom.	25
E-Banking Services (Internet, Phone Banking and ATM)		
g	Account to account transfer within the bank.	Free
h	Pre-defining beneficiary.	Free
i	Standing Instructions creation (one time).	10
j	SARIE Transfers: to other local banks. (Same day value payment).	7
k	SARIE Transfers: to other local Banks (Forward value payment).	5
l	Transfer to a bank outside the Kingdom-GCC countries.	25
m	Transfer to a bank outside the Kingdom -Other countries.	50
n	Customer request to change/cancel transfer outside the Kingdom.	15
o	Token Device second factor authentication for the login to Samba Online.	50

Product /Service Description		Fees Saudi Riyal
8	Check book issuance or copy of paid check	
a	Issuance of checkbook (25 checks).	Free
b	Issuance of additional checkbook (25 checks).	10
c	Issuance of Bank Check (Saudi Riyal).	10
d	Cancellation of Bank Check (Saudi Riyal).	10
e	Issuance of Bank Check in Foreign Currency.	15
f	Cancellation of Bank Check in Foreign Currency.	15
g	Requesting a copy of a check dated to one year.	10
h	Requesting a copy of a check dated more than one year.	20
i	Request for stop payment on a check or checkbook.	25
j	Request for stop payment of Bank Check.	50 per check

9	GCC Countries Network transaction fees	
a	Cash withdrawal within gulf countries.	10
b	Balance Inquiry within gulf countries.	3
c	Customer use of ATM card at POS terminals within gulf countries.	Free
***	When using ATM card overseas for withdrawal or POS in foreign currencies , the equivalent amount in Saudi Riyal will be deducted from customer account according to the exchange rate applicable that day.	

10	International Network transaction fees	
a	Cash withdrawal for debit cards.	25
b	Balance Inquiry for debit card.	10
c	Customer use of debit cards at POS terminals.	20
***	When using ATM card overseas for withdrawal or POS in foreign currencies , the equivalent amount in Saudi Riyal will be deducted from customer account according to the exchange rate applicable that day.	

11	Credit Cards	
a	Cash withdrawal of SAR 5,000 or less.	75
b	Cash withdrawal of more than SAR 5,000.	3% Max SAR 300
c	Credit card dispute fee (if wrong dispute).	50
d	Balance inquiry on ATM.	3.5

12	Collection	
a	Outgoing & Incoming Collection Check inside Saudi Arabia.	5 per check
b	Outgoing & Incoming Collection Check outside Saudi Arabia.	50

13	Bills Purchased	
a	Purchase of Check Drawn on Overseas Bank.	25 or 1% flat of total amount (which ever is higher)
b	Purchase of Check Drawn on Local Bank.	

14	Safe Deposit	
a	Rent for Large Box.	2000 per year
b	Rent for Medium Box.	1500 per year
c	Rent for Small Box.	1000 per year
d	Rent for Smallest Box.	500 per year
e	Changing of lock, if key is lost.	1000

15	Inquiry on Transfer	
a	"Non-payment of a transfer due to insufficient details by the paying/Intermediary bank abroad (Citi Bank, New York, London, etc.) requesting for more information necessitating us to contact the remitter and resend details.	50 per Inquiry
b	Remitter claiming non-receipt of funds by beneficiary and requesting us to initiate inquiry (No charges if it is bank's error).	50 per Inquiry