



## Schedule of Fees & Charges

Below are the fees and charges associated with our services.

### General Banking & Account Services Charges

Customer Accounts:

Opening an account	Free
Current Account Maintenance Fee	Free
Saving Account Maintenance Fee	Free
The One-Pack Account Maintenance Fee	Free
SADAD	Free
Balance is less than required limit	None
Account Statement	
At Branch:	
Statement for less than one year *	SAR 26.25
Statement for 1-5 years*	SAR 31.50
Statement for more than five years *	SAR 52.50

Through online banking, Telephone or ATM:

Monthly statement by regular mail or email	Free
ATM mini Statement	Free

Other Fees:

Courier (*) *	SAR 52.50 * Charges do not apply for card deliveries within KSA"
Direct Mandate- -Set-Up	Free
Traveler's cheque- purchase (commission)	Free
FX Currency Conversion	2.25%

### ATM and POS Cards Charges

Issuance of ATM card for an account	Free
Use of Mada cards at POS terminal by customers	Free
Renewal of ATM card	Free
Re-Issuance of ATM card retained by an ATM	Free
Naqad service (purchase with cash back)	Free
Issuance of an additional ATM card	Free
Cash withdrawal in KSA – MADA (Debit Card)	Free
Account Balance Enquiry – KSA	Free
Use of GCC cards at POS terminals within Gulf countries	Free
Cash withdrawal in GCC – GCC Net (Debit Card) *	SAR 10.50
Cash withdrawal Outside GCC – Visa * Network (Debit Card) *	SAR 26.25
Balance enquiry within GCC *	SAR 3.15
Re-issuance of ATM card (lost/damaged/ 3 invalid passwords) *	SAR 31.50
Multi-Currency Card Replacement Fee(lost/damaged/ 3 invalid passwords) *	SAR 31.50

### Personal Finance Charges

Processing Fees for Personal Finance *	1.05% of finance amount with a maximum fee of SAR 5,250
Service charge in case delivering commodity *	SAR 2,100
Late Payment Fees*	SAR 262.50

### Fund Transfers and Banking Services Charges

	At Branch	Online Banking, Telephone or ATM
<b>Transfer within meem</b>	Free	Free
<b>Setting up a payment order (one time) *</b>	SAR 15.75	SAR 10.50
<b>Identification of beneficiary for fund transfer *</b>	-	Free
<b>Transfer to another bank inside KSA through SARIE (Same day) *</b>	SAR 26.25	SAR 7.35
<b>Transfer to another bank inside KSA through SARIE (forward) *</b>	SAR 15.75	SAR 5.25
<b>Change/Cancel transfer outside KSA *</b>	SAR 26.25	SAR 15.75

International transfer: (\*) \*

	Member			Associate Member			Privileged Member		
	Fee	Charge	Total	Fee	Charge	Total	Fee	Charge	Total
<b>USD</b>	52.50	52.50	105	39.90	52.50	92.40	26.25	52.50	78.75
<b>GBP</b>	52.50	105	157.50	39.90	105	144.90	26.25	105	131.25
<b>EUR</b>	52.50	89.25	141.75	39.90	89.25	129.15	26.25	89.25	115.50
<b>QAR</b>	52.50	63	115.50	39.90	63	102.90	26.25	63	89.25
<b>OMR</b>	52.50	63	115.50	39.90	63	102.90	26.25	63	89.25
<b>KWD</b>	52.50	63	115.50	39.90	63	102.90	26.25	63	89.25
<b>AED</b>	52.50	63	115.50	39.90	63	102.90	26.25	63	89.25
<b>BHD</b>	52.50	63	115.50	39.90	63	102.90	26.25	63	89.25

**Checks:**

Issuance of a checkbook (25 checks)	Free
Issuance of an additional checkbook (25 checks) *	SAR 10.50
Issuance of a bank check *	SAR 10.50
Issuance of a bank check (Foreign currency) *	SAR 15.75
Revocation of a bank check (foreign currency) *	SAR 15.75
Requesting a copy of a check dated to one year*	SAR 10.50
Requesting a copy of a check dated more than one year *	SAR 21

### Murabaha Deposits Charges

Service charge in case delivering commodity (*) *	SAR 2,100
Early liquidation charges	Profit Amount Forfeited

### Credit Card Charges

Annual fee primary card *	SAR 262.50
Annual fee supplementary card *	SAR 52.50
Late payment fees *	SAR 105
Credit card reissue *	SAR 31.50
Cash advance fees:	
For cash advance up to SAR 5,000*	SAR 78.75
For cash advance greater than SAR 5,000 *	3.15% of the transaction amount and subject of a maximum of SAR 315
Credit card dispute fee (if wrong dispute) *	SAR 52.50
Account Balance enquiry on ATM *	Free
FX rate	1.30%

### Saving Account

Assigned Investment Participation Weightage	Expected Profit Rate	Modarib Share of Profit
15 %	0.90 % PA	80 %

- This Schedule of Fees & Charges comprises part of the General Terms and Conditions that apply to your account(s).
- The fees and charges with asterisk \* includes value added tax 5%
- Charges with (\*) have discounts apply on these charges for certain customer segments such as Privileges member and associate member.
- meem is entitled to change the fees at any time, and such change will take effect after 30 days from notification.
- We provide our customers with instant SMS notification service for all banking transactions at no extra charge.

Effective from 1<sup>st</sup> January 2018