



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
Transfer within meem	Free	Free
Setting up a payment order (one time) *	SAR 15.75	SAR 10.50
Identification of beneficiary for fund transfer *	-	Free
Transfer to another bank inside KSA through SARIE (Same day) *	SAR 26.25	SAR 7.35
Transfer to another bank inside KSA through SARIE (forward) *	SAR 15.75	SAR 5.25
Change/Cancel transfer outside KSA *	SAR 26.25	SAR 15.75

International transfer: (*) *

	Member			Associate Member			Privileged Member		
	Fee	Charge	Total	Fee	Charge	Total	Fee	Charge	Total
USD	52.50	52.50	105	39.90	52.50	92.40	26.25	52.50	78.75
GBP	52.50	105	157.50	39.90	105	144.90	26.25	105	131.25
EUR	52.50	89.25	141.75	39.90	89.25	129.15	26.25	89.25	115.50
QAR	52.50	63	115.50	39.90	63	102.90	26.25	63	89.25
OMR	52.50	63	115.50	39.90	63	102.90	26.25	63	89.25
KWD	52.50	63	115.50	39.90	63	102.90	26.25	63	89.25
AED	52.50	63	115.50	39.90	63	102.90	26.25	63	89.25
BHD	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 %	0.40 % 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 1st January 2018