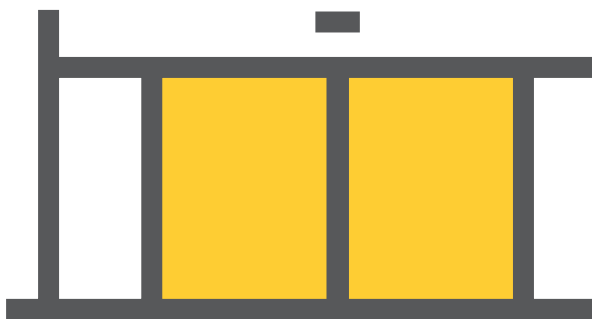


BANKING FEES AND CHARGES



البنك الأول
Alawal bank

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CREDIT CARD FEES

		Monthly Term Cost	Annual Percentage Rate
Annual Percentage Rate (APR) based on customer segment	Saudis		
	• Private Banking clients (World Cardholders only)	2.58%	39.72%
	• Monthly Salary assigned more than SAR 5000	2.66%	41.22%
	• Monthly Salary assigned less than SAR 5000 / Salary not assigned / Non Account Holders	3.08%	48.95%
	• Clients below the age of 25Yrs	2.99%	47.37%
	• Card against Cash collateral	1.25%	17.69%
	Non Saudis		
	• Private Banking clients (World Cardholders only)	2.58%	39.72%
	• Monthly Salary assigned more than SAR 5000	3.08%	48.95%
	• Monthly Salary assigned less than SAR 5000 / Salary not assigned / Non Account Holders	3.16%	50.54%
• Card against Cash collateral	1.25%	17.69%	
Primary Annual Fee (Free for the first year)	<ul style="list-style-type: none"> • SAR 402.50 for Gold card • SAR 517.50 for Titanium card • SAR 690 for Platinum card • SAR 1,150 for World card • SAR 862.50 for Al-Fursan Platinum card • Al-Fursan VISA low limit : <ul style="list-style-type: none"> - SAR 113.85 for Credit Limit less than SAR 1,000 - SAR 690 for Credit Limit of SAR 1,000 or more • Alawwal Qitaf World SAR 1,150 • Alawwal Qitaf Titanium SAR 402.50 • Alawwal Qitaf Titanium Low Limit Card SAR 113.85 (Limit up to SAR 999) • No annual fee for "Priority", "Preferred" and "Private" Banking clients* 		
Supplementary Annual Fees	Free		
Cash Withdrawal Fee	SAR 78.75		
Minimum Payment	5% or SAR 350 (whichever is higher)		
Period of Statement	Monthly		

Payment Due Date	21 grace days from statement date
Late Payment Charges	SAR 115
Card Replacement Charge	SAR 115
Send Card Overseas	SAR 115
Over Limit Charge	No Charge
Foreign Currency Charge	3.10%
Method of Monthly Percentage Calculation example (If Previous Outstanding Balance Not Cleared) * Term Cost calculation is the same	<ul style="list-style-type: none"> • Total outstanding SAR 10,000 • Percentage Rate based on customer segment 31.99% / 12 = 2.67% Per Month • Minimum payment 5% • The total outstanding after the Murabaha transaction = (10,000*2.67%) +10,000 = SAR 10,267 • Minimum payment after Murabaha transaction 10,267 * 5% = SAR 513.35
Foreign Currency charges * Applicable for transactions on Point of Sale & ATMs	3.10% Foreign currency conversion(US dollar example) <ul style="list-style-type: none"> • Transaction amount \$ 1,000 • Exchange rate: 3.754 (based on VISA/MasterCard daily exchange rate) • Foreign currency charge: 3.754 + (3.754 X 3.10%) = SAR 3.864794 • Total converted amount reflected in statement 3.864794 X 1,000 = SAR 3,864.794
Invalid transaction dispute	SAR 57.50
Optional Feature: Installment Processing fee (for each transaction)	<ul style="list-style-type: none"> • 3 Months: No Fee • 6 Months: 113.85 • 12 Months: 228.85 • 24 Months: 24% + 57.50
Early Settlement Fee	SAR 115

* Exclusive credit card fees and charges only apply to premium Alawwal Bank customers (i.e. Private, Preferred and Priority segments). If your customer relationship with Alawwal bank changes, then regular fees and charges will be applied, as per the Alawwal Bank credit cards terms and conditions.