

Schedule of Fees & Charges

Below are the fees and charges associated with our services.



All the fees and charges below are subject to 15% VAT

Effective from 23rd of August 2023

| General Banking & Account Services | Charges |
|--|---------|
| Customer Accounts: | |
| Opening an account | Free |
| Current Account Maintenance Fee | Free |
| Saving Account Maintenance Fee | Free |
| meem One pack account Maintenance Fee | Free |
| SADAD | Free |
| Balance is less than required limit | None |
| Account Statement | |
| In Store: | |
| Statement for less than one year | SAR 25 |
| Statement for 1-5 years | SAR 30 |
| Statement for more than five years | SAR 50 |
| Through online banking, Telephone or ATM: | |
| Monthly statement by regular mail or email | Free |
| ATM mini Statement | Free |
| Other Fees: | |
| Courier - within KSA | Free |
| Direct Mandate - Set-Up | Free |
| Traveler's cheque- purchase (commission) | Free |

| Fund transfer and banking services | Online | In Store |
|---|--------|----------|
| Transfer within meem | Free | Free |
| Setting up a payment order (one-time) | Free | |
| Identification of beneficiary for fund transfer | Free | |
| Transfer to another bank inside KSA through IPS (SAR 0-500) | 0.5 | |
| Transfer to another bank inside KSA through IPS (SAR 500-20,000) | 1 | |
| Transfer to another bank inside KSA through SARIE, same day | 5 | 25 |
| Transfer to another bank inside KSA through SARIE, next day | 5 | 15 |
| International transfers in USD, GBP, EUR, OMR, KWD, AED, BHD currencies | 50 | 75 |
| Change / cancel transfer outside KSA | | |

| meem Debit Card and POS | Charges |
|--|---------|
| meem Debit Card issuance | Free |
| Using meem Debit Card at POS terminals | Free |
| meem Debit Card Renewal | Free |
| Re-Issuance of meem Debit Card (when retained by an ATM) | Free |
| Naqad service (purchase with cash back) | Free |
| Issue an additional meem Debit Card | Free |
| Cash withdrawal in KSA – MADA (meem Debit Card) | Free |
| Account Balance Enquiry – GCC | Free |
| Use of GCC cards at POS terminals within Gulf countries | Free |
| Cash withdrawal in GCC – Visa Network | SAR 10 |
| Cash withdrawal Outside GCC – Visa Network | SAR 25 |
| MADA (meem Debit Card) Replacement Fee lost/damaged/3 invalid passwords) | SAR 30 |
| FX Currency Conversion | 2.25% |

| International transfer | | | | |
|------------------------|-----|--------|-----|-------|
| Currency | Fee | Charge | VAT | Total |
| USD | 50 | 0 | 15% | 57.50 |
| GBP | 50 | 0 | 15% | 57.50 |
| EUR | 50 | 0 | 15% | 57.50 |
| OMR | 50 | 0 | 15% | 57.50 |
| KWD | 50 | 0 | 15% | 57.50 |
| AED | 50 | 0 | 15% | 57.50 |
| BHD | 50 | 0 | 15% | 57.50 |

We provide our customers with instant SMS notification service for all banking transactions at no extra charge. This Schedule of Fees & Charges comprises part of the General Terms and Conditions that apply to your account(s). meem is entitled to change the fees at any time, and such change will take effect after 30 days from notification. **No annual fees for the first year. meem Platinum Credit Card remains free against a minimum spend of SAR 24,000 annually, SAR 48,000 for meem Signature Credit Card, SAR 72,000 for meem Infinite Credit Card. The Bank has the right to cancel the Card in case it was not activated within 90 days from the date of issuance. *The collected late payment fees are paid on your behalf for charity activities as per the guidelines and supervision of the Shari'ah Supervisory Board. Operating under Saudi Central Bank control and supervision

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| Personal Finance | Charges |
|--|------------------------------------|
| Processing Fees for Personal Finance | 1% with a cap of SAR 5,000 maximum |
| Service charge in case of delivering commodity | SAR 2,300 |
| Late payment fees | SAR 250 |

| Home Finance | Charges |
|---------------------------------------|--|
| Property evaluation & management fees | 1% with a cap of SAR 5,000 (whichever is less) |
| Late payment fees | SAR 250 |

| Murabaha Deposits | Charges |
|--|-------------------------|
| In case of receiving commodity's order | |
| Commodity delivery service | SAR 2,300 |
| Early liquidation charges | Profit Amount Forfeited |

| Cash advance fees: | |
|--|--|
| For cash advance up to SAR 5,000 | SAR 75 |
| For cash advance greater than SAR 5,000 | 3% of the transaction amount and subject to a maximum of SAR 300 |
| Credit card dispute fee (if wrong dispute) | SAR 50 |
| Account Balance enquiry on ATM | Free |
| FX rate | 2.5% |
| Monthly profit rate | 2.75% |

| Savings account | | |
|---|----------------------|-------------------------|
| Assigned Investment Participation Weightage | Expected Profit Rate | Modarib Share of Profit |
| 19 % | 0.05 % PA | 95 % |

| meem Platinum Credit Card | Charges |
|-------------------------------|---------|
| Annual Fee Primary Card | SAR 350 |
| Annual fee supplementary card | SAR 50 |
| Monthly profit rate | 2.75% |

| meem MRSOOL Credit Card | Charges |
|-------------------------------|--|
| Annual Fee Primary Card | SAR 350 (Zero for applications till 30th September 2023) |
| Annual fee supplementary card | SAR 50 (Zero for applications till 30th September 2023) |
| Monthly profit rate | 2.75% |

| meem Signature Credit Card | Charges |
|-------------------------------|---------|
| Annual Fee Primary Card | SAR 500 |
| Annual fee supplementary card | SAR 100 |
| Monthly profit rate | 2.25% |

| meem Infinite Credit Card | Charges |
|-------------------------------|---------|
| Annual Fee Primary Card | SAR 750 |
| Annual fee supplementary card | SAR 150 |
| Monthly profit rate | 2.25% |

| meem Credit Card Fees | Charges |
|--|--|
| Late payment fee | SAR 100 |
| Credit card re-issue | SAR 30 |
| Cash advance fee: | |
| For cash advance up to SAR 5,000 | SAR 75 |
| For cash advance greater than SAR 5,000 | 3% (of transaction amount subject to a maximum of SAR 300) |
| Credit card dispute fee (if wrong dispute) | SAR 50 |
| Account Balance enquiry on ATM | Free |
| FX rate | 2.50% |

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