

# 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 18 March 2025

General Banking & Account Services	Charges	
<b>Customer Accounts:</b>		
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	
<b>Account Statement</b>		
<b>In Store:</b>		
Statement for less than one year	ﷵ 25	
Statement for 1-5 years	ﷵ 30	
Statement for more than five years	ﷵ 50	
<b>Through online banking, Telephone or ATM:</b>		
Monthly statement by regular mail or email	Free	
ATM mini Statement	Free	
<b>Other Fees:</b>		
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 (ﷵ0-500)	0.5	
Transfer to another bank inside KSA through IPS (ﷵ500-20,000)	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	10	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	ﷵ 10
Cash withdrawal Outside GCC – Visa Network	ﷵ 25
MADA (meem Debit Card) Replacement Fee lost/damaged/3 invalid passwords)	ﷵ 30
FX Currency Conversion	2.75%

International transfers				
Currency	Fee	Charge	VAT	Total
USD	10	0	15%	11.50
GBP	10	0	15%	11.50
EUR	10	0	15%	11.50
OMR	10	0	15%	11.50
KWD	10	0	15%	11.50
AED	10	0	15%	11.50
BHD	10	0	15%	11.50

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. 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 <b>ﷲ5,000</b> maximum
Service charge in case of delivering commodity	<b>ﷲ2,000</b>
Late payment fees	<b>ﷲ250</b>

Home Finance	Charges
Property evaluation & management fees	1% with a cap of <b>ﷲ5,000</b> (whichever is less)
Late payment fees	<b>ﷲ250</b>

Murabaha Deposits	Charges
<b>In case of receiving commodity's order</b>	
Commodity delivery service	<b>ﷲ2,000</b>
Early liquidation charges	Profit Amount Forfeited

Cash advance fees:	
For cash advance up to <b>ﷲ5,000</b>	<b>ﷲ75</b>
For cash advance greater than <b>ﷲ5,000</b>	3% of the transaction amount and subject to a maximum of <b>ﷲ300</b>
Credit card dispute fee (if wrong dispute)	<b>ﷲ50</b>
Account Balance enquiry on ATM	Free
FX 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	<b>ﷲ350</b>
Annual fee supplementary card	<b>ﷲ50</b>
Monthly profit rate	2.99%

meem Signature Credit Card	Charges
Annual Fee Primary Card	<b>ﷲ500</b>
Annual fee supplementary card	<b>ﷲ100</b>
Monthly profit rate	2.9%

meem Infinite Credit Card	Charges
Annual Fee Primary Card	<b>ﷲ750</b>
Annual fee supplementary card	<b>ﷲ150</b>
Monthly profit rate	2.9%

meem Credit Card Fees	Charges
Late payment fee	<b>ﷲ100</b>
Credit card re-issue	<b>ﷲ30</b>
<b>Cash advance fee:</b>	
For cash advance up to <b>ﷲ5,000</b>	<b>ﷲ75</b>
For cash advance greater than <b>ﷲ5,000</b>	3% (of transaction amount subject to a maximum of <b>ﷲ300</b> )
Credit card dispute fee (if wrong dispute)	<b>ﷲ50</b>
Account Balance enquiry on ATM	Free
FX rate	2.75%

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\*\*No annual fees for the first year. meem Platinum Credit Card remains free against a minimum spend of **ﷲ24,000** annually, **ﷲ48,000** for meem Signature Credit Card, **ﷲ72,000** 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.

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Operating under Saudi Central Bank control and supervision