

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 26 February 2024

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	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	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	2.75%

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 SAR 5,000 maximum
Service charge in case of delivering commodity	SAR 2,000
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 2,000
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	2.75%

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	2.99%

meem Signature Credit Card	Charges
Annual Fee Primary Card	SAR 500
Annual fee supplementary card	SAR 100
Monthly profit rate	2.9%

meem Infinite Credit Card	Charges
Annual Fee Primary Card	SAR 750
Annual fee supplementary card	SAR 150
Monthly profit rate	2.9%

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	2.75%

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**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.

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Operating under Saudi Central Bank control and supervision