

Schedule of Fees & Charges

Below are the fees and charges associated with our services.
Some of the fees and charges inclusive of value added VAT 15%

| 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 | |
|------------------------------------|-----------|
| In Store: | |
| Statement for less than one year | SAR 28.75 |
| Statement for 1-5 years | SAR 34.50 |
| Statement for more than five years | SAR 57.50 |

| 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% |

| Fund Transfers and Banking Services | Charges | |
|--|----------------|----------------------------------|
| | In Store | Online Banking, Telephone or ATM |
| Transfer within meem | Free | Free |
| Setting up a payment order (one time) * | SAR 17.25 | SAR 11.50 |
| Identification of beneficiary for fund transfer* | Not Applicable | Free |
| Transfer to another bank inside KSA through SARIE (Same day) * | SAR 28.75 | SAR 8.05 |
| Transfer to another bank inside KSA through SARIE (forward) * | SAR 17.35 | SAR 5.75 |
| Change/Cancel transfer outside KSA* | SAR 28.75 | SAR 17.25 |

| 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 |

| 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 11.50 |
| Cash withdrawal Outside GCC – Visa Network | SAR 28.75 |
| MADA (Debit Card) Replacement Fee (lost/damaged/3 invalid passwords) | SAR 34.50 |

| Personal Finance | Charges |
|---|---|
| Processing Fees for Personal Finance | of finance amount with 1.15% a maximum fee of SAR 5,750 |
| Service charge in case delivering commodity | SAR 2,300 |
| Late Payment Fees | SAR 287.50 |

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

| Credit Card | Charges |
|--|---|
| Annual fee primary card | SAR 402.5** |
| Annual fee supplementary card | SAR 57.50 |
| Late payment fees | SAR 115 |
| Credit card re-issue | SAR 34.50 |
| Cash advance fees: | |
| For cash advance up to SAR 5,000 | SAR 86.25 |
| 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 57.50 |
| 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 % |

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 15%

Charges with (*) have discounts apply on these charges for certain customer segments such as, Privileges meemer and associate meemer.

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.

** No annual fees for the first year. meem Credit Card remains free against a minimum spend of SAR 2,000 monthly/SAR 24,000 annually from the date of the card's issuance

If the minimum spends required are not met, annual fees for the subsequent year will be applied.

meem Credit Card must be activated within 45 days of issuance.

*Operating under Saudi Central Bank control and supervision