

## Arab Bank Fees and Commissions

### According to instructions No. 4 of 2023 Regarding the Amendment of Fees and Commissions' Instructions

Description	Commission's Details
Remittances	
1	Arab Bank Interbranch remittances inside Palestine via the branch USD 2 and free through E- channels
2	Domestic Outward remittances for other banks' local branches through RTGS USD 3 for transfer equal or less than USD 3,000 or equivalent in other currency USD 4 for transfer above USD 3,000 and less or equal USD 10,000 or equivalent in other currency USD 6 for transfer above USD 10,000 and less USD 100,000 or equivalent in other currency USD 12 for transfer above or equal USD 100,000 and less USD 200,000 or equivalent in other currency 0.006% and maximum USD 50 for the transfer above or equal USD 200,000 or equivalent in other currency
3	Domestic Outward remittances for other banks' local branches through ACH USD 2 for each file include (1-2) units or USD 1 through E-channels USD 5 for each file include (3-10) units or USD 2 through E-channels USD 10 for each file include (11-50) units or USD 5 through E-channels USD 15 for each file include above 50 units or USD 8 through E-channels USD 30 for each file the transfer amount is above USD 200,000 and less than USD 500,000 or equivalent in other currency , except the salaries transfers for public sector 0.006% and maximum USD 50 for each file the transfer amount is above USD 500,000 or equivalent in other currency , except the salaries transfers for public sector

4	Outward remittances from the foreign Bank's branches to the bank's Head Office or the home country Branches outside Palestine.	<p>Arab Bank inter-branches remittances for the following regions (Palestine, Jordan, Lebanon, Egypt, Algeria, Morocco, United Arab Emirates, Bahrain, Qatar and Yemen) are free of charges.</p> <p>USD 3 for transfer equal or less than USD 10,000 or equivalent in other currency through branch and USD 1 through E- channels</p> <p>USD 5 for transfer above USD 10,000 and less or equal of USD 50,000 or equivalent in other currency through branch and USD 1 through E- channels</p> <p>USD 10 for transfer above USD 50,000 and less than USD 200,000 or equivalent in other currency through branch and USD 2 through E- channels</p> <p>(0.005%) and max USD 100 for transfer amount equal or above USD 200,000 or equivalent in other currency</p> <p>Any cost or commission related to the correspondent or receiver bank will be added</p>
5	Outward remittances for other banks branches outside Palestine	<p>USD 7 for transfer equal or less than USD 10,000 or equivalent in other currency</p> <p>USD 15 for transfer above USD 10,000 and less than or equal of USD 20,000 or equivalent in other currency</p> <p>USD 30 for transfer above USD 20,000 and less or equal of USD 75,000 or equivalent in other currency</p> <p>(0.04%) and max USD 200 for transfer amount above USD 75,000 or equivalent in other currency</p> <p>Any commission related to the correspondent or receiver bank will be added</p>
6	Amendment of Outward remittance due to incorrect information from the customer.	USD 5
7	Inward remittances from outside Palestine	<p>USD 2 for transfer equal or less than USD 5,000 or equivalent in other currency</p> <p>USD 4 for transfer above than USD 5,000 or equivalent in other currency</p>

		ILS transfer or "OUR" charge details are excluded
8	Request of inquiries of outward remittance	USD 7 , Any commission related to the correspondent or receiver bank will be added
	Cheques	
1	Cheque Book issuance (20 pages)	(0.4) Cent for each paper cheque
2	Commercial Cheque Book issuance	(0.75) Cent for paper cheque , and additional commission for extra paper cheques requested by customer
3	Returned cheque due to insufficient balance	USD 15 for each cheque , the commission will be collected from the cheque issuer not receiver and USD 20 for Israel returned cheques
4	Returning cheque due to technical reasons	USD 10 , collected in case of returned cheque due to not matching signature and its collected from cheque issuer not receiver and its include Israel returned cheques
5	Depositing Post dated Cheques	USD (0.30), Thirty Cent for each cheque
6	Withdrawing Cheques held for collection	USD (0.50), Fifty Cent for each cheque
7	Clearance of Local Cheques; with an amount less or equivalent to USD 10,000	(0.50) Cent for each cheque, and the commission include the cost of clearing cheque on Electronic clearing cheque system under supervision of PMA.
8	Clearance of Local Cheques; with an amount above USD 10,000 and less or equivalent to USD 40,000	USD 2 for each cheque, and the commission include the cost of clearing cheque on Electronic clearing cheque system under supervision of PMA.
9	Clearance of Local Cheques; with an amount above USD 40,000 and less or equivalent to USD 100,000	USD 5 for each cheque, and the commission include the cost of clearing cheque on Electronic clearing cheque system under supervision of PMA.
10	Clearance of Local Cheques; with an amount above USD 100,000	USD 10 for each cheque, and the commission include the cost of clearing cheque on Electronic clearing cheque system under supervision of PMA.
11	Clearance of Israeli Cheques	USD 1 for each cheque or actual cost , whichever is less

12	Stop payment of Cheques	USD 5 for any stop case regardless of number of cheques or serials
13	Authentication of Cheques	USD 5 for each cheque
14	Issuance of Bank draft	USD 20 for each cheque ,and (0.01%) and maximum USD 50 for cheques above or equal USD 200,000 or equivalent in other currency , collected in case the customer request to issue the cheque
15	Clearance of Foreign Cheques	USD 30 for each cheque + SWIFT commission
16	Clearance of inward cheques on beneficiary account from outside Palestine	As per the applied commission on Outward remittances
	<b>Debit Cards</b>	
1	Debit Card issuance/renewal	USD 1 annually
2	Debit Cards replacement (lost or damaged)	USD 1 annually
3	Internet Shopping Card issuance/renewal.	USD 5 , annually
4	Internet Shopping Card recharge through branch	(%1.5) or USD 5 whichever is less
5	Debit Card Charge-back	USD 5 , commission will be collected in case the request or dispute incorrect, plus any mail or corresponding fees
6	PIN Replacement of credit and debit cards through branch.	USD 2 and free through E- channels
	<b>Open/Administration of Accounts</b>	
1	Opening a new main account for corporate clients inside the branch.	USD 6 , USD 3 in case the opening through E- channels and the commission will be collected for one time regardless of suffixes number , USD 4 incase of reopening account
2	Current account Managment fee or salary transfer fee	USD 2 for individual and USD 4 for corporate , collected one time monthly
3	Sub-account Managment fee	USD 2 for corporate customers collected one time monthly
4	Management current account fee	USD 2 for individual customer for sub- current account and its applied in case the number of sub - current accounts for customer above Two.
5	Primary dormant account fee	USD 1 monthly
6	Request of non periodic paper statement of account	(0.15) cent for each paper , and don't collect commission for the first 5 pages and the bank should provide the customer hard copy SOA semi annually or free through the E- channels

7	Request of closed account historical statement.	(0.20) cent for each paper
8	Delegation or authorized person to manage the primary account	USD 2 for individual USD 5 for corporate for each transaction
9	Amend, addition or deletion of the authorized signature	USD 2 for individual USD 5 for corporate
10	Issuance of balance certificate, volume of transactions, clearance or reinforcement certificate for auditor in Arabic or English	USD 5 for individual USD 10 for corporate
11	Bills collection or fees and taxes payments	USD (0.50) ,Fifty cent and its collected in case the customer request to pay through branch
12	Signature verification for external uses	USD 5 for each verification process regardless for number of signatures
13	Standing Order instruction through the branch.	USD 5 and its collected one time when they request or amend order
14	Cheques & documents coping	USD (0.50) , Fifty cent for each paper
15	Mail expenses	Based on actual cost
16	Heirs of the diseased shares distribution.	USD 3 for each heir except under age
	<p>The below accounts are exempted from the above commission :</p> <p>1- People with special needs as per the related Law No. 4 for the Year 1999.</p> <p>2- People with age above 70 years old.</p>	

Donations		
1	Inward transfer as a donation or gift from the donor	USD 3 max collected from the donation issuer subject to the agreement between the bank and the donor
2	The bank can agree with donations parties on commission for the received amounts through the bank itself. And it's prohibited to deduct any commissions from the beneficiary.	
Cash transactions		
1	Cash deposit in ILS	0.20% daily cash deposits for amounts exceeding ILS 100,000 might be subject to a commission fee  The bank may charge on sum of deposits during a month that exceeds ILS 300,000 excluding the daily deposits that already charged
2	Cash withdrawing on counter	USD 1 / per transaction ,  Ineligible customer with special needs will be waived  Withdrawal transactions exceed ATM daily limits will be waived
3	Cash withdrawals	0.05%, max. USD 300 the daily cash withdrawals exceeding or equivalent to USD 30,000 might be subject to a commission with a maximum monthly limit of USD 300,000  - Arab Bank is authorized not to execute withdrawing processes for amounts exceeding or equivalent to USD 100,000 (except if prior notice of the process is made by the client two working days before  - Monthly withdrawal transactions for amounts exceeding or equivalent to USD 300,000 might be subject to an unlimited commission; that is determined by the bank and it will be collected only when customer withdraw from his personal account
4	Cash deposit / withdrawal in a Currency other than (USD, JOD and ILS )	0.2% of the amounts that exceeding 20,000 EUR
5	Coins cash deposits	Amount above ILS 200 by (2%) from the deposit amount

6	Deposit damaged cash	Actual cost
Credit facilities / financing		
1	Granting credit facilities, Renewing or increasing limit of credit facilities	(0.5%) yearly and max (1%) during the credit period for individual and (1%) yearly and max (2%) during credit period for corporate
2	Cancel credit facilities / financing based on customer request after obtaining management approval	USD 5 for individual and USD 10 for corporate
3	Re-scheduling delinquent facilities	(1%) for each schedule from the additional balance
4	Replacing or dropping guarantor	USD 5 collected on each guarantors , collected from the borrower
5	Amend or replace Collateral	USD 10
6	Postpone one or more installment	(1%) from the delayed installment and its not exceed USD 10
7	Early settlement for credit facilities	(0.5%) for individual and (1.5%) for corporate of the settled amount.
8	Unused credit limit.	(1%) yearly for corporate customer

Other commissions (As the Agreement/contract with Customer )		
1	Issuance or renew debit card or issuance of damaged or losing	Based on the Credit Card Type and/or the Consumer Banking Decision
2	Cash withdrawal by credit card	4% of the withdrawn amount and minimum is USD 5.
3	Safe boxes	USD 75 annually / Small size USD 100 annually / Medium size USD 150 annually / Large size USD 150 annually / Very Large size  USD 28 , one time additional insurance fee (Non-reversible)
4	Refund Remittances request and the commission does not exceed the cost absorbed by bank itself	USD 8
5	Returned aboard cheques outside Palestine and the commission does not exceed the cost absorbed by bank itself	Outward clean collection: USD 30 per cheque + SWIFT fees. Inward clean collection: based on PMA instructions subject no. 7 form fees table.
6	Open or cancel letter of credit	Lc issuance min. commission 50 dollars / 3% yearly taken quarterly as 0.75% Cancelling LC's within its validity 20 JOD + swift charges
7	Covering , transfer or renew letter of credit	100 Dollars
8	Provide letter of credit limit	Same as commissions taken on garneting facility
9	Trading letter of credit	100 dollars / 1% from documents amount+ mail charges

10	Provide or keep letter of credit documents in violation of credit conditions	100 Dollar
11	Amend in / out letter of credit conditions	42 Dollars+ swift charges
12	Letter of credit certificate request	10 Dollars
13	Issuing collection of Promissory Note	30 dollars min. / 0.4% from collection amount
14	Transfer collection of Promissory Note	50 dollars Min. / 3% yearly from the collection amount
15	Transfer collection of Promissory Note	40 Dollars+ Mail charges.
16	Return documents due to unpaid or unaccepted	50 dollars + mail charges
17	Withdraw of accepted sponsored or non sponsored	50 dollars / 1% yearly
18	Inward deferred withdrawal	50 dollars/ 2.5% yearly every 3 months
19	In/out letter of credit	50 dollars/ 2.5% yearly every 3 months
20	Withdrawal accepted sponsored delay	4% yearly adding debit interest ( differs as the currency )

21	Provide withdrawal limit	Same as commissions taken on garneting facility
22	Issuance , extend or amend sponsored	Min of 40 dollars / calculated quarterly+ swift charges if there is any.
23	Provide sponsored limit	No Commission for granting / 1% charges for not using the granting