Islamic Banking

Scale of charges – Islamic accounts

Effective 30th March 2026

Service	Fees
Incoming credit	Free
Electronic funds transfer	0.1% (minimum €40 / $40 / £20) (maximum €90 / $90 / £45)
Transfer to an account within Arab Bank Group	€40 / $40 / £20
Banker's draft	€50 / $60 / £40
Collection of foreign currency cheque	0.2% (minimum €50 / $60 / £40) (maximum €75 / $90 / £60) plus any other bank fees
Special presentation cheque	£20 plus any courier cost
Unpaid item[1]	€50 / $60 / £40
Cheque returned to us unpaid	€25 / $30 / £20
Stopped cheque by us	€40 / $50 / £30
Reference and status enquiry	€50 / $60 / £40
Safe deposit box	Separately published tariff
Visa debit card	1.8% foreign exchange fee (per transaction)
Securities dealing services and custody fees	Separately published tariff
Copy statement / advice	£5 per document or currency equivalent
Cash handling[2]	1% for amounts of £20,000 and above or currency equivalent
Tested fax instructions	£40
Audit letter	€50 / $60 / £40
Late payment amount[3]	15%
Account fees	**Fees**
Account maintenance fee	$100 or currency equivalent per quarter
Low balance fee – personal and business accounts (including 'trading as')	$150 or currency equivalent per quarter if account balance averages less than $150,000 or currency equivalent (not applicable for customers for whom we hold securities or mortgage facilities)
Hold mail	£400 or currency equivalent per year
Bill / invoice payment service	£100 or currency equivalent per quarter
Deposits[4]	**Fees**
Minimum balance for fixed term deposit	GBP 100,000[4] or its equivalent in USD or EUR
Minimum addition to a fixed term deposit	€20,000 / $20,000 / £10,000[5]
Fixed term deposit – early withdrawal	Where in its discretion, Arab Bank Europe permits customers to break fixed term deposits. In such cases, Arab Bank Europe may offer the customer a revised (reduced) expected profit rate determined by the fixed term deposit amount, prevailing profit rates in the market, and remaining term, among other factors. Please contact your relationship manager for more information.
Fixed term deposit – expected profit rates	Illustrative expected profit rates will be included in the summary box information that we provide before the account is opened. The agreed rate will be confirmed before placement of the fixed term deposit.

The bank may change its fees from time to time in accordance with the terms and conditions governing your account, and may, on a discretionary basis, levy lower fees or waive fees entirely for certain transactions. VAT, if any, will be applied at the prevailing rate.

[1] This is unpaid direct debit and unpaid cheques (Arab Bank Europe cheques).
[2] Foreign exchange cash transactions including currency equivalent fees are subject to the Arab Bank Europe exchange rate at the time of transaction.
[3] This is the annual rate used to calculate the late payment amount for any unpaid balance of an unauthorised overdraft. The late payment amount will be donated by the bank to charitable causes.
[4] Profit is not paid on current account balances.
[5] Other currencies might be available on application.

Arab Bank Europe plc. All Rights Reserved. Registered in England and Wales number 5575857. Registered Office: 35 Park Lane, Mayfair, London W1K 1RB.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Not all products and services are regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

IBFM1.0426