

Effective 1st January 2025

| 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 <sup>1</sup>                                                  | €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 <sup>2</sup>                                                | 1% for amounts of £20,000 and above or currency equivalent                                                                                                                                                                                                                                                                                                                            |
| Tested fax instructions                                                   | £40                                                                                                                                                                                                                                                                                                                                                                                   |
| Audit letter                                                              | €50 / \$60 / £40                                                                                                                                                                                                                                                                                                                                                                      |
| Late payment amount <sup>3</sup>                                          | 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 \$250,000 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 <sup>4</sup>                                                     | Fees                                                                                                                                                                                                                                                                                                                                                                                  |
| Minimum balance for fixed term deposit                                    | GBP 100,000 <sup>4</sup> or its equivalent in USD or EUR                                                                                                                                                                                                                                                                                                                              |
| Minimum addition to a fixed term deposit                                  | €20,000 / \$20,000 / £10,000 <sup>5</sup>                                                                                                                                                                                                                                                                                                                                             |
| 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.

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<sup>1</sup> This is unpaid direct debit and unpaid cheques (Arab Bank Europe cheques).

<sup>2</sup> Foreign exchange cash transactions including currency equivalent fees are subject to the Arab Bank Europe exchange rate at the time of transaction.

<sup>3</sup> 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.

<sup>4</sup> Profit is not paid on current account balances.

<sup>5</sup> Other currencies might be available on application.