

Scale of charges

Effective 30th March 2026

Service	Fees
Incoming credit	Free
Electronic funds transfer	0.1% (minimum €40 / \$40 / £20) (maximum €90 / \$90 / £45)
Transfers to accounts within Arab Bank Group	€40 / \$40 / £20
Banker's draft	€50 / \$60 / £40
Collection of foreign currency cheques plus any other bank fees	0.2% (minimum €50 / \$60 / £40) (maximum €75 / \$90 / £60)
Special presentation cheque	£20 plus any courier cost
Unpaid item	€50 / \$60 / £40
Cheque returned to us unpaid	€25 / \$30 / £20
Stopped cheque	€40 / \$50 / £30
Reference and status enquiry	€50 / \$60 / £40
Safe deposit box	Separately published tariff
Visa debit card	1.8% foreign exchange fee
Securities dealing services and custody fees	Separately published tariff
Copy statement / advice	£5 per document or currency equivalent
Cash handling ¹	1% for amounts of £20,000 and above or currency equivalent
Tested fax instructions	£40
Audit letter	€50 / \$60 / £40
Authorised overdraft facility	Subject to formal application. Interest rates and fees available on request
Unauthorised overdraft facility	15%
Account fees	Fees
Account maintenance fee	\$100 or currency equivalent per quarter
Low Balance fee (<i>personal and business accounts (including 'trading as')</i>)	\$150 or currency equivalent per quarter if account balance averages less than \$150,000 or currency equivalent (<i>not applicable for customers for whom we hold securities or mortgage facilities</i>)
Hold mail	£400 or currency equivalent per year
Bill / invoice payment service	£100 or currency equivalent per quarter

¹ Foreign exchange cash transactions are subject to the Arab Bank Europe exchange rate at the time of transaction.² Credit interest is not paid on current account balances.³ Other currencies are available on application.

Deposits ²	Fees
Minimum balance for fixed term deposit	€100,000 / \$100,000 / £100,000 ³
Minimum addition to a fixed term deposit	€20,000 / \$20,000 / £10,000 ³
Fixed term deposit breakage fee	The Fixed Term Deposit Account must be held until maturity unless cancelled during the Cancellation Period. Under exceptional circumstances, early termination of the account may be permitted upon your request but at the Bank's sole discretion. Should we agree to termination of the Fixed Term Deposit, a breakage fee will apply, equivalent to the lower of (i) 45 days' interest payable on the Fixed Term Deposit, and (ii) the interest payable on the Fixed Term Deposit until termination.
Fixed term deposit interest rates	Illustrative interest rates will be included in the Summary Box information that we provide before the account is opened. The actual 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 on certain transactions. VAT, if any, will be applied at the prevailing rate.

