



Schedule of Fees & Charges

The Rates in this Schedule of Fees & Charges are effective from 9th August 2017  
Our latest version of this document is available online at [www.meem.com](http://www.meem.com)  
This Schedule of Fees & Charges comprises part of the General Terms and Conditions that apply to your account(s).

Value added tax (VAT) of 5% may apply, and be charged in addition, to the fees and charges with effect from 1 January 2018

General Banking & Account Services	Charges
<b>Customer Accounts:</b>	
Opening an account	Free
Current Account Maintenance Fee	Free
Saving Account Maintenance Fee	Free
The One-Pack Account Maintenance Fee	Free
Balance is less than required limit	None
SADAD	Free
<b>Account Statement</b>	
<b>At Branch:</b>	
Statement for less than one year	SAR 25
Statement for 1-5 years	SAR 30
Statement for more than five years	SAR 50
<b>Through online banking, Telephone or ATM</b>	
Monthly statement by regular mail or email	Free
ATM mini Statement	Free
<b>Other Fees:</b>	
Courier	SAR 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
	At Branch	Online Banking, Telephone or ATM
Transfer within meem – LCY&FCY	Free	Free
Setting up a payment order (one time)	SAR 15	SAR 10
Identification of beneficiary for fund transfer	Not Applicable	Free
Transfer to another bank inside KSA through SARIE (Same day)	SAR 25	SAR 7
Transfer to another bank inside KSA through SARIE (forward)	SAR 15	SAR 5
Change/Cancel transfer outside KSA	SAR 25	SAR 15

<b>International transfer:*</b>									
	Fee	Member Charge	Total	Fee	Associate Member Charge	Total	Fee	Privileged Member Charge	Total
USD	50	50	100	38	50	88	25	50	75
GBP	50	100	150	38	100	138	25	100	125
EUR	50	85	135	38	85	123	25	85	110
QAR	50	60	110	38	60	98	25	60	85
OMR	50	60	110	38	60	98	25	60	85
KWD	50	60	110	38	60	98	25	60	85
AED	50	60	110	38	60	98	25	60	85
BHD	50	60	110	38	60	98	25	60	85

<b>Checks:</b>	
Issuance of a checkbook (25 checks)	Free
Issuance of an additional checkbook (25 checks)	SAR 10
Issuance of a bank check	SAR 10
Issuance of a bank check (Foreign currency)	SAR 15
Revocation of a bank check (foreign currency)	SAR 15
Requesting a copy of a check dated to one year	SAR 10
Requesting a copy of a check dated more than one year	SAR 20

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 10
Cash withdrawal Outside GCC – Visa Network (Debit Card)	SAR 25
Balance enquiry within GCC	SAR 3
Multi-Currency Card Replacement Fee	SAR 30
Re-issuance of ATM card (lost/damaged/ 3 invalid passwords)	SAR 30
<b>Personal Finance</b>	
Processing Fees for Personal Finance	1% of finance amount with a maximum fee of SAR 5,000
Service charge in case delivering commodity	SAR 2,000
Late Payment Fees	SAR 250

Murabaha Deposits	Charges
Service charge in case delivering commodity	SAR 2,000
Early liquidation charges	Profit Amount Forfeited

Credit Card	Charges
Annual fee primary card	SAR 250
Annual fee supplementary card	SAR 50
Late payment fees	SAR 100
Credit card reissue	SAR 30
<b>Cash advance fees:</b>	
For cash advance up to SAR 5,000	SAR 75
For cash advance greater than SAR 5,000	3% of the transaction amount and subject of a maximum of SAR 300
Credit card dispute fee (if wrong dispute)	SAR 50
Account Balance enquiry on ATM	SAR 3.5
FX rate	1.3%

\*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 45 days from notification.

\*We provide our customers with instant SMS notification service for all banking transactions at no extra charge