

FAQ – Tariffs and Banking Services

(Version 2025 – Public Help Guide)

1. General Questions

Q1: Why does the bank charge account maintenance fees?

Account maintenance fees cover the cost of managing your account, providing secure digital access, and processing your transactions.

Q2: Are there accounts without maintenance fees?

Yes. The **Youth Account (18–25)** and **Savings Accounts** are free of monthly maintenance fees.

Q3: How will I know if the fees change?

FinSight Bank publishes all tariff updates on its website and in every branch at least **30 days before** they take effect.

2. Cards and Withdrawals

Q4: What are the annual fees for FinSight cards?

- Visa Classic: **45 TND**
- Visa Gold: **90 TND**
- Visa Platinum: **150 TND**
- Visa Business: **120 TND**

Q5: Are withdrawals free at all ATMs?

Withdrawals are **free at FinSight ATMs**. At other banks' ATMs, a small interbank fee applies (1.5 TND per operation).

Q6: What should I do if my card is lost or stolen?

Immediately block it using **FinSight Mobile** → “**Block Card**” or call **71 000 123**. Replacements are **free** in case of theft (with police report).

3. Transfers and Payments

Q7: How much does a domestic transfer cost?

A standard transfer between banks costs **2 TND**, while inter-branch transfers within FinSight are **free**.

Q8: What are the fees for international transfers?

International transfers are billed at **0.15% of the amount**, with a minimum of **30 TND** and maximum of **300 TND**.

Q9: How long does it take to receive an international transfer?

Between **1 and 3 working days**, depending on the destination country and intermediary banks.

Q10: Can I pay my bills online?

Yes. You can pay electricity, water, telecom, and tax bills directly from **FinSight Online** or **FinSight Mobile**.

4. Overdrafts and Loans**Q11: What is an overdraft facility?**

It is a short-term advance allowing your account to go negative up to an authorized limit. Interest applies only to the used amount and duration.

Q12: How is loan interest calculated?

Interest is based on the **Money Market Average Rate (TMM)** plus a margin defined in your contract.

Q13: Can I repay my loan early?

Yes, early repayment is possible at any time. Some fixed-rate loans may include a small compensation fee.

5. Digital Banking and Security**Q14: Is FinSight Online secure?**

Yes. It uses encryption, one-time passwords (OTP), and automatic session logout after inactivity.

Q15: Can I change my daily transfer limits?

Yes, limits can be adjusted directly in **FinSight Mobile** → “Settings” → “Transfer Limits”.

Q16: What if I notice a suspicious transaction?

Immediately contact **Customer Service (71 000 123)**. The transaction will be investigated and refunded if unauthorized.

6. Support and Contact**Q17: How can I contact the bank for more information?**

-  Call Center: **+216 71 000 123**
-  Email: **support@finsightbank.tn**
-  Website: **www.finsightbank.tn**
-  Mobile App: **FinSight Mobile** (iOS & Android)

Q18: Where can I find the full tariff brochure?

You can download the **Bank Pricing and General Conditions Policy** from the official website under *Transparence tarifaire*.