



AL RAYAN BANK



SHARIA COMPLIANCE GUARANTEED

**Profit not interest**



Banking you can **believe** in

**Business Banking**

Tariff list

[alrayanbank.co.uk](http://alrayanbank.co.uk)

# Tariff list

Charges for non-standard services	Business Banking	Community Banking
<b>Returned cheques</b> Cheques returned due to insufficient balance on your account (up to maximum of 2 items per day per account)	£15 per item	£15 per item
<b>Unpaid cheque - credit</b> Paid into your account and returned unpaid	£8 per item	£8 per item
<b>Duplicate account statement</b>	£5 per statement	£5 per statement
<b>Copy of a cheque issued by you</b>	£2	£2
<b>Any financial certificate issued by the Bank at your request</b>	£15	£15
<b>Standard cheque book</b>	Free	Free
<b>CHAPS fee</b> To another bank in the UK	£15	£15
<b>International payments</b> Payments in Sterling from a Sterling account Payments in US Dollar from a US Dollar account Payments in Euro from a Euro account In addition, correspondent bank/agency fee for payments outside of the EEA	£25 \$40 €40 £16 (or \$20 / €20)	£25 \$40 €40 £16 (or \$20 / €20)
<b>International Money Transfer</b> Foreign currency payments under £10,000 equivalent Foreign currency payments of and above £10,000 equivalent	£12 Free	£12 Free
<b>Banker's draft</b>	£10	£10
<b>Letters sent advising you of any mismanagement by you of your account</b>	£15 per communication	£15 per communication
<b>Unpaid Direct Debit or Standing Order</b> If your standing orders or direct debits are returned unpaid due to insufficient balance (per item per account up to a maximum of 4 items per day, thereafter no additional charges will apply)	£8 per item	£8 per item
<b>Data protection information</b>	<b>Business Banking</b>	<b>Community Banking</b>
<b>Copy of data protection subject access report</b>	£10	£10

Foreign exchange charges	Business Banking	Community Banking
<b>Debit card usage outside of the UK</b>	£1.50 per ATM cash withdrawal transaction	£1.50 per ATM cash withdrawal transaction
<b>Foreign exchange cash bought and sold</b> Or actual cost incurred if arranged through a third party	£2 minimum	£2 minimum
<b>Collection charges on any non-UK cheque</b> Drawn on banks outside the UK (there may be additional charges from the collecting bank(s))	£25	£25
Standard account charges	Business Banking	Community Banking
<b>Monthly account maintenance fee</b>	£2.50	Free
<b>Monthly balance order / auto sweep fee</b>	£25	Free
<b>Withdrawals from any of our cash machines</b>	Free	Free
<b>Withdrawals from any other UK cash machine</b> Some cash machines charge you for making withdrawals. You will be informed of the charge amount before you commit to the transaction	40p	Free
<b>Debit card purchases made in the UK</b>	20p per transaction	Free
<b>Cheque deposit</b> Per cheque credited into your account	15p	Free
<b>Cheque deposit</b> Per cheque withdrawal made on your account	30p	Free
<b>Cash handling fee</b> For deposits and withdrawals made at the cashiering counters in branches which will be applied per transaction, rounded down to the nearest penny	0.57% (57p per £100)	Free
<b>BACS credit</b> E.g. Standing Order or Direct Debit	15p per transaction	Free
<b>BACS debit</b> E.g. Standing Order or Direct Debit	30p per transaction	Free

Al Rayan Bank only charges fees to help recover administration costs. As an ethical bank, our administration fee fairly reflects our costs. Al Rayan Bank reserves the right to review its charges at any time. Any change to our charges will be advised to customers in writing in advance.



# AL RAYAN BANK

Want to know more  
about any of our  
products or services?

Call us on:

**0800 4083 084\***

Monday to Friday, 9am to 7pm.

Saturday, 9am to 1pm.

\*Calls may be recorded for training and security purposes.

Visit: [alrayanbank.co.uk](http://alrayanbank.co.uk)

Write to: **Al Rayan Bank, PO Box 12461,  
Birmingham, B16 6AQ**

Or visit any of our branches.

## If we don't get it right

Al Rayan Bank PLC will endeavour to ensure that you receive the highest standard of service and that you are treated with courtesy at all times. If you are unhappy with any aspect of our service, we would like to know why.

For a copy of our Customer Care leaflet dealing with our complaint handling procedures, please call our Customer Care team on 0800 4086 407.

## Data Protection Act

Under the Data Protection Act you have the right of access to your records.

Should you wish to exercise this right, please write to:

The Data Protection Officer  
Compliance Department  
Al Rayan Bank PLC  
PO Box 12461  
Birmingham  
B16 6AQ

## Membership of the Financial Services Compensation Scheme

Al Rayan Bank PLC is a member of the Financial Services Compensation Scheme.

This scheme may provide compensation, if we cannot meet our obligations. For example, in respect of deposits with a UK office, payments under the scheme are limited to 100% of the first £85,000 of a depositor's total deposits with the bank.

Most depositors including individuals and businesses are covered. The scheme covers deposits made with the offices of the bank within the European Economic Area.

Al Rayan Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 229148.  
Al Rayan Bank PLC is incorporated and registered in England and Wales. Registration No. 4483430.  
Registered office: 44 Hans Crescent, Knightsbridge, London, SW1X 0LZ.

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