

**Effective 31st August 2021**

<b>SERVICE</b>	<b>FEES</b>
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	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	€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 <sup>1</sup>	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 MAINTENANCE****FEES**

Personal & Business accounts (including 'trading as')	\$100 or currency equivalent per quarter if account balance averages less than \$150,000 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>2</sup>****FEES**

Minimum balance for fixed term deposit	€100,000 / \$100,000 / £100,000 <sup>3</sup>
Minimum addition to a fixed term deposit	€20,000 / \$20,000 / £10,000 <sup>3</sup>
Fixed term deposit breakage fee	Where in its discretion, EAB permits customers to break fixed term deposits, the fee for breaking a term deposit is determined by the fixed term deposit amount, prevailing interest rates and remaining term, subject to a minimum charge of €150 / \$200 / £125. Please contact your relationship manager to determine any attributable fee
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

<sup>1</sup>Foreign exchange cash transactions are subject to the EAB exchange rate at the time of transaction.

<sup>2</sup>Credit interest is not paid on current account balances.

<sup>3</sup>Other currencies are available on application.

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.