

Summary of Riyadh Bank Credit Card Charges, effective from 1st May 2011

Type of Fee	Riyad Bank Conventional Credit Cards		
	Platinum	Gold	Silver
Annual Membership Fee (Primary)	SAR 700 1 st Year Fee waived.	SAR 275 1 st Year Fee waived.	SAR 175 1 st Year Fee waived.
Annual Membership Fee (Additional)	Free	Free	Free
Interest Rate	1.95% per month 23.4% per annum	1.95% per month 23.4% per annum	1.95% per month 23.4% per annum
Cash Advance Fee	3.5% or SAR 75, whichever is higher		
International Transaction*	1%	2.15%	2.75%
Monthly Minimum Payment	5% of the total amount due or SAR 200, whichever is higher		
Late Payment	SAR 0	SAR 75	SAR 75
Over limit	SAR 90	SAR 90	SAR 90
Replacement Card	SAR 250 (Based on Riyadh Bank discretion)		

Type of Fee	Riyad Bank Islamic Credit Cards	
	Gold	Silver
Annual Membership Fee (Primary)	SAR 350 1 st Year Fee waived.	SAR 200 1 st Year Fee waived.
Annual Membership Fee (Additional)	Free	Free
Profit Margin	23.40% Per Annum, 1.95% per Month	23.40% Per Annum, 1.95% per Month
Card Reactivation Fee	SAR 100	SAR 100
Cash Advance Fee	SAR 75	SAR 75
International Transaction*	2.15%	2.75%
Monthly Minimum Payment	5% of the total due or SAR 200, whichever is higher	
Late Payment	SAR 95	SAR 95
Over limit	SAR 75	SAR 75
Replacement Card	SAR 250 (Based on Riyadh Bank discretion)	

*The conversion from foreign currency to Saudi Rial is done by the respective schemes – MasterCard / Visa as per their prevailing rates for the day.