



AL RAYAN BANK



SHARIA COMPLIANCE GUARANTEED
Profit not interest



Banking you can believe in

Business Banking

alrayanbank.co.uk

Tariff list

Tariff list

Charges for non-standard services	Business Banking	Community Banking
Returned cheques 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
Unpaid cheque - credit Paid into your account and returned unpaid	£8 per item	£8 per item
Duplicate account statement	£5 per statement	£5 per statement
Copy of a cheque issued by you	£2	£2
Any financial certificate issued by the Bank at your request	£15	£15
Standard cheque book	Free	Free
CHAPS fee To another bank in the UK	£15	£15
International payments 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)
International Money Transfer Foreign currency payments under £10,000 equivalent Foreign currency payments of and above £10,000 equivalent	£12 Free	£12 Free
Banker's draft	£10	£10
Letters sent advising you of any mismanagement by you of your account	£15 per communication	£15 per communication
Unpaid Direct Debit or Standing Order 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
Data protection information	Business Banking	Community Banking
Copy of data protection subject access report	£10	£10

Foreign exchange charges	Business Banking	Community Banking
Debit card usage outside of the UK	£1.50 per ATM cash withdrawal transaction	£1.50 per ATM cash withdrawal transaction
Foreign exchange cash bought and sold Or actual cost incurred if arranged through a third party	£2 minimum	£2 minimum
Collection charges on any non-UK cheque 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
Monthly account maintenance fee	£2.50	Free
Monthly balance order / auto sweep fee	£25	Free
Withdrawals from any of our cash machines	Free	Free
Withdrawals from any other UK cash machine Some cash machines charge you for making withdrawals. You will be informed of the charge amount before you commit to the transaction	40p	Free
Debit card purchases made in the UK	20p per transaction	Free
Cheque deposit Per cheque credited into your account	15p	Free
Cheque deposit Per cheque withdrawal made on your account	30p	Free
Cash handling fee 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
BACS credit E.g. Standing Order or Direct Debit	15p per transaction	Free
BACS debit 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

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.

General Data Protection Regulation (GDPR)

Under the GDPR you have the right of access to your records.

Should you wish to access this right please write to:

Data Protection Officer,
Data Subject Access Requests,
Customer Care Team,
Al Rayan Bank PLC,
24a Calthorpe Road,
Edgbaston,
Birmingham,
B15 1RP

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.

Banking you can believe in