



AL RAYAN BANK



SHARIA COMPLIANCE GUARANTEED

**Profit not interest**



Banking you can **believe** in

**Personal Banking**

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

Tariff list

# Tariff list

Account charges	
<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
<b>Any duplicate account statement or ad-hoc statement</b>	£5 per statement
<b>Copy of a cheque issued by you</b>	£2
<b>Any financial certificate issued by the Bank at your request</b>	£10
<b>Standard cheque book</b>	Free
<b>Sending money within the UK</b>	
Faster payment	Free
BACS	Free
CHAPS	£15
<b>Sending money outside the UK</b>	
Payments in Pound Sterling from a Pound Sterling account	£25
Payments in US Dollar from a US Dollar account	\$40
Payments in Euro from a Euro account	€40
In addition, correspondent bank/ agency fee for payments outside of the EEA	£16 (or \$20 / €20)
<b>International Money Transfer</b>	
Foreign currency payments under £10,000 equivalent	£12
Foreign currency payments of and above £10,000 equivalent	Free

<b>Banker's draft</b>	£10
<b>Letters sent advising you of any mismanagement by you of your account</b>	£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 shall apply)	£8 per item
<b>Debit card usage fees</b>	
<b>Cash withdrawal in pounds in UK</b> Some cash machines charge you for making withdrawals. You will be informed of the charge amount before you commit to the transaction	Free
<b>Cash withdrawal in foreign currency outside the UK</b>	£1.50 per ATM cash withdrawal transaction
<b>Replacement debit card</b> <b>Replacement pin number</b> The first debit card and PIN number we issue to you when you open an account is free as well as the scheduled replacements	£1.60 £0.75
<b>Service charge and foreign exchange</b>	
<b>Foreign currency cash bought and sold</b> Or actual cost incurred if arranged through a third party	£25
<b>Collection charges on cheques drawn on banks outside the UK</b> There may be additional charges from collecting bank(s)	£10

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## Fees for usage of the Lloyds Bank branch counters

### Cash and cheque deposits at Lloyds Bank branch counter

There is no limit on the number of transactions you can make at the branch counter

£3 per visit

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.

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## 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.

## 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. Most depositors including individuals and businesses are covered.

For more information about the Financial Services Compensation Scheme, visit [www.alrayanbank.co.uk/fscs](http://www.alrayanbank.co.uk/fscs)

## Data Protection

Under the prevailing data protection legislation you have the right of access to your records.

Should you wish to access this right, please contact our customer service team or write to:

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



AL RAYAN BANK

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

Visit:

**alrayanbank.co.uk**

Call us on: **0800 4083 084\***

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

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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: 4 Stratford Place, London, W1C 1AT.



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