ALRAYAN BANK

Personal Banking

Tariff list

alrayanbank.co.uk

Tariff list

Account charges	
Returned cheques Cheques returned due to insufficient balance on your account (up to maximum of 2 items per day per account	£15 per item
Any duplicate account statement or ad-hoc statement	£5 per statement
Copy of a cheque issued by you	£2
Any financial certificate issued by the Bank at your request	£10
Standard cheque book	Free
Sending money within the UK Faster payment BACS CHAPS	 Free Free £15
Sending money outside the UK Payments in Pound Sterling from a Pound 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)

International Money Transfer Foreign currency payments under £10,000 equivalent Foreign currency payments of and above £10,000 equivalent	 £12 Free
Banker's draft	£10
Letters sent advising you of any mismanagement by you of your account	£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 shall apply)	£8 per item
Debit card usage fees	
Cash withdrawal in pounds in UK Some cash machines charge you for making withdrawals. You will be informed of the charge amount before you commit to the transaction	Free
Cash withdrawal in foreign currency outside the UK	£1.50 per ATM cash withdrawal transaction
Replacement debit card **Replacement pin number** 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

Service charge and foreign exchange	
Foreign currency cash bought and sold Or actual cost incurred if arranged through a third party	£25
Collection charges on cheques drawn on banks outside the UK There may be additional charges from collecting bank(s)	£10
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

AlRayan Bank only charges fees to help recover administration costs. As an ethical bank, our administration fee fairly reflects our costs. AlRayan 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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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,
AlRayan Bank, PO Box 8177,
London, W1A 8DN.

If we don't get it right

AlRayan Bank 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 visit alrayanbank.co.uk/contact-us.

Membership of the Financial Services Compensation Scheme

AlRayan Bank 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

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

Visit: **alrayanbank.co.uk**

AlRayan Bank Limited is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA. Incorporated and registered in England and Wales with registration number 04483430. Registered office: 4 Stratford Place, London, W1C 1AT.