

# Current Account

## KEY FACT STATEMENT | As per BDL Circular No.134

Nature and Currencies	
Account Type	Current Fresh Funds account that allows debit and credit transactions
Account Currency	All currencies

Product Offering	
Free Debit Card (linked to the current accounts in LBP and/or USD currencies only)	
Free SMS alert service	
Free Internet Banking service (Arabi Online)	
Free Mobile Banking service (Arabi Mobile)	
Statement of account	
Cheque Book (available upon request and as per eligibility criteria)	

Fees and Charges																										
Account Management Charges	<table border="1"> <thead> <tr> <th>Program</th> <th>Fresh FCY</th> <th>Non Fresh FCY</th> <th>Fresh LBP</th> <th>Non Fresh LBP</th> </tr> </thead> <tbody> <tr> <td>Elite</td> <td>\$4 or eq.</td> <td>\$10 or eq.</td> <td>LBP 100,000</td> <td>LBP 350,000</td> </tr> <tr> <td>Premium</td> <td>\$4 or eq.</td> <td>\$10 or eq.</td> <td>LBP 100,000</td> <td>LBP 350,000</td> </tr> <tr> <td>Payroll</td> <td>\$4 or eq.</td> <td>\$10 or eq.</td> <td>LBP 100,000</td> <td>LBP 350,000</td> </tr> <tr> <td>Mass</td> <td>\$4 or eq.</td> <td>\$10 or eq.</td> <td>LBP 100,000</td> <td>LBP 350,000</td> </tr> </tbody> </table> <p>* Elite, Premium, Payroll accounts: Fees are debited on monthly basis from Fresh fund suffix only if available, otherwise from old FCY or LBP account. * Mass accounts: Fees are debited on monthly basis from all suffixes.</p>	Program	Fresh FCY	Non Fresh FCY	Fresh LBP	Non Fresh LBP	Elite	\$4 or eq.	\$10 or eq.	LBP 100,000	LBP 350,000	Premium	\$4 or eq.	\$10 or eq.	LBP 100,000	LBP 350,000	Payroll	\$4 or eq.	\$10 or eq.	LBP 100,000	LBP 350,000	Mass	\$4 or eq.	\$10 or eq.	LBP 100,000	LBP 350,000
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Cash Withdrawal Fees	LBP Free; \$ 1.25%; Eur 1.5% (Debit same value date)																									
Cheque Book charges	LBP 2 M/ USD 20 (or equivalent)																									
Stamps on Account Opening	LBP 200,000																									
Account Statement Charges	Weekly/ Bi weekly: USD 1.5 or equivalent Monthly: USD 6 or equivalent Quarterly: USD 14 or equivalent Semi annually: USD 14 or equivalent Yearly: LBP USD 25 or equivalent Free: If enrolled in e-statement																									
Monthly Dormancy Fees	<table border="1"> <thead> <tr> <th>Dormancy Period</th> <th>≤ 3 years</th> <th>[3-10 years]</th> <th>[10-15 years]</th> <th>&gt; 15 years</th> </tr> </thead> <tbody> <tr> <td>Fee/ month</td> <td>USD 10</td> <td>USD 20</td> <td>USD 100</td> <td>USD 200</td> </tr> </tbody> </table> <p><b>The current account becomes dormant after 2 years of inactivity</b></p>	Dormancy Period	≤ 3 years	[3-10 years]	[10-15 years]	> 15 years	Fee/ month	USD 10	USD 20	USD 100	USD 200															
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Account Closing Fees	LBP 2M / USD 20 (or equivalent)																									

Terms and Conditions	
Minimum Opening Balance for Fresh Fund Accounts	Currently Not Applicable. Please refer to the branch management for more details
Minimum Balance To Be Maintained	USD 30 or equivalent
Overdrawing	N/ App

**Disclaimer:** Arab Bank reserves the right to review and/or amend the conditions, terms and pricing stipulated in this document at its discretion, provided that customers are notified through any appropriate communication means.

