

Approved Schedule of Fees and Commissions for Safa Bank

Number	Type of Banking Service	Amount / Percentage of Banking Fees	Notes
First: Bank Transfers			
1.	Outgoing transfer to the SAFA BANK branches inside Palestine through the branch, regardless of the amount.	2 USD	Free through e- channels
2.	Outgoing transfer to other banks' branches inside Palestine through the (RTGS) system up to 3,000 USD or its equivalent in other currencies.	3 USD	
3.	Outgoing transfer to other banks' branches inside Palestine through the (RTGS) system for amounts exceeding 3,000 USD and up to 10,000 USD or its equivalent in other currencies.	4 USD	
4.	Outgoing transfer to other banks' branches inside Palestine through the (RTGS) system for amounts exceeding 10,000 USD and less than 100,000 USD or its equivalent in other currencies.	6 USD	

5.	Outgoing transfer to other banks' branches inside Palestine through the (RTGS) system for amounts equal to or exceeding 100,000 USD and less than 200,000 USD or its equivalent in other currencies.	12 USD	
6.	Outgoing transfer to other banks' branches inside Palestine through the (RTGS) system for amounts equal to or exceeding 200,000 USD or its equivalent in other currencies.	0.006% with a maximum limit of 50 USD	
7.	Outgoing transfer to other banks' branches inside Palestine through the (ACH) system for each paper file containing 1-2 units.	2USD	Charged to the transfer requester
		1 US Dollar for electronic file	
8.	Outgoing transfer to other banks' branches inside Palestine through the (ACH) system for each paper file containing 3-10 units.	5 USD	Charged to the transfer requester
		2USD per electronic file	
9.	Outgoing transfer to other banks' branches inside Palestine through the (ACH) system for each paper file containing 11-50 units.	10 USD	Charged to the transfer requester
		5 USD per electronic file	
10.		15 USD	Charged to the transfer requester

	Outgoing transfer to other banks' branches inside Palestine through the (ACH) system for each paper file containing more than 50 units.	8 USD per electronic file	
11.	Outgoing transfer to other banks' branches inside Palestine through the (ACH) system for each file in which the total value of transfers exceeds 200,000 USD and is less than 500,000 USD or its equivalent in other currencies.	30USD	With the exception of the transfers of public sector employees' salaries
12.	Outgoing transfer to other banks' branches inside Palestine through the (ACH) system for each file in which the total value of transfers is 500,000 USD or more, or its equivalent in other currencies.	At a rate of 0.006% with a maximum limit of 50 USD	With the exception of the transfers of public sector employees' salaries
13.	Outgoing transfer to other banks' branches outside Palestine for transfers equal to or less than 10,000 USD or its equivalent in other currencies.	7USD	In addition to the actual fees of correspondent banks or recipient banks
14.	Outgoing transfer to other banks' branches outside Palestine for transfers exceeding 10,000 USD and up to 20,000 USD or its equivalent in other currencies.	15USD	In addition to the actual fees of correspondent banks or recipient banks
15.	Outgoing transfer to other banks' branches outside Palestine for transfers exceeding	30USD	In addition to the actual fees of correspondent banks or recipient banks

	20,000 USD and up to 75,000 USD or its equivalent in other currencies.		
16.	Outgoing transfer to other banks' branches outside Palestine for transfers exceeding 75,000 USD or its equivalent in other currencies	0.04 % and a maximum of 200 USD	In addition to the actual fees of correspondent banks or recipient banks
17.	Amendment of an outgoing transfer due to inaccurate information provided by the customer	5 USD	
18.	An incoming transfer from outside Palestine equal to or less than \$5,000 or its equivalent in other currencies	2 USD	This excludes transfers in shekels or those with the code OUR
19.	Inward remittance from outside Palestine exceeding \$5,000 or its equivalent in other currencies	4 USD	This excludes transfers in shekels or those with the code OUR
20.	Inquiry about an outgoing transfer to other banks outside Palestine	7 USD	Any actual costs for the correspondent or recipient banks are added to this.
21.	Request for recalling/cancellation for outgoing transfer	15 USD + correspondent bank and beneficiary bank costs	Provided that the actual bank expenses do not exceed, in addition to any costs related to the correspondent banks or the recipient banks of the transfer

Second: Cheque

1.	Issuing a regular cheque book	40 cents per cheque	
2.	Issuing a commercial cheque book for companies	0.75 USD per cheque	Additional fees will be added within the cost limits if the customer requests any additions to the cheque paper.
3.	cheque returned for insufficient funds	15 USD per cheque	Fees collected from the person issuing the cheque cannot be collected by the beneficiary.
4.	cheque returned for technical reasons	10 USD	To be collected in case the cheque was returned due to discrepancies in the signature or between the amount written in letters and numbers, whereby fees are collected from the person issuing the cheque. Fees cannot be collected by the beneficiary.
5.	Deposit post-dated (PDC) cheque for collection	0.30 USD per cheque	
6.	Withdraw cheque from collection	0.50 USD per cheque	
7.	Collect cheque equal to or less than \$10,000 or its equivalent in other currencies	0.50 USD per cheque	Fees include the cost of clearing cheque on the electronic cheque clearing system.
8.	Collect cheque with a value exceeding \$10,000 and up to \$40,000 or its equivalent in other currencies	2 USD per cheque	Fees include the cost of clearing cheque on the electronic cheque clearing system.

9.	Collect cheque exceeding \$40,000 and up to \$100,000 or the equivalent in other currencies	2 USD per cheque	Fees include the cost of clearing cheque on the electronic cheque clearing system.
10.	Collect cheque with a value exceeding \$100,000 or its equivalent in other currencies	10 USD per cheque	Fees include the cost of clearing cheque on the electronic cheque clearing system.
11.	Stop cheque	5 USD	A stop cheque fee is collected for each transaction, regardless of the number and sequence of cheque.
12.	cheque endorsement	5 USD per cheque	
13.	Issuing a bank cheque (manager's cheque) for checks with a value less than \$200,000 or its equivalent in other currencies	20 USD per cheque	It is collected if the customer requests the issuance of a cheque.
14.	Issuing a bank cheque(manager's cheque) for cheque equal to or exceeding \$200,000 or its equivalent in other currencies	%0.01 USD and a maximum of 50 USD	It is collected if the customer requests the issuance of a cheque
15.	Collection of foreign cheque	25 USD per check	SWIFT fees added
16.	Fees for the disbursement of cheques made in favor of the customer by foreign parties.	Pursuant to the incoming and outgoing and incoming transfer fees, and upon settlement or return to the bank.	

Third: Bank accounts			
1.	Fees for opening a main bank account for a corporate/commercial customer.	6 USD from inside the branch	It is collected once when establishing a relationship with the customer, regardless of the number of sub-accounts.
		3 USD through electronic channels	
2.	Fees for reopening a main bank account for a corporate/commercial customer.	4 USD	Regardless of the service offered channel
3.	Fees for the management of a main current account/salary transfer account	2 USD for retail customers	It is collected once a month.
		4 USD for corporate/ commercial customers	
4.	Current Sub-Account Management Fees/salary transfer account	2 USD for a corporate/ commercial customer	It is collected once a month.
			It is collected if the number of sub-current accounts for the individual customer exceeds two accounts, and it is collected once per month.
		2 USD per retail customers	

5.	Ad-hoc paper bank statement fees	0.15 USD per page	Retail customers are exempt from fees for the first 5 pages.
	Requesting a historical bank statement for a closed account	0.20 USD per page	
6.	Fees for approving authorization or delegation of a person to manage the main bank account.	2 USD per retail customers	Every authorization or power of attorney.
		5 USD for a corporate/ commercial customer	
7.	Fees for amending authorized signatories, whether by adding or removing authorized signatories	2 USD per retail customers	
		5 USD for a corporate/ commercial customer	
8.	Fees for issuance of balance, solvency, transaction volume, clearance certificate, or support certificate to the auditor in Arabic or English	5 USD per retail customer	
		10 USD for a corporate/ commercial customer	
9.	Fees for collecting invoices or settling tax or fee vouchers	50 cents	It is collected from the customer if he wishes to pay through the branch.

10.	signature verification fees for external entities	5 USD	For each matching process, regardless of the number of signatures.
11.	Fees for adding or modifying standing orders	5 USD	It is paid only once for addition or modification through the branch.
12.	Cheque and document photocopying fees	50cents	Per page
13.	Postal expense	Based on actual cost	
14.	Heirs of the diseased shares distribution	3USD	Collected for each share except for minors
15.	Fees for managing a frozen savings account with a balance of \$30 or less or its equivalent in other currencies	1 USD	It is collected on a monthly basis, with the exception of social affairs accounts.

Fourth: Donations and Aid			
1.	Fees for disbursing donations and aid based on an agreement between the bank and the donor entity	3 USD	Charged to the institution or donor entity for incoming transfer
Fifth: Cash Transactions			
1.	Cash withdrawal through teller	1 USD per withdrawal transaction	Charged to all customers except those who are not eligible to obtain an ATM card, including persons with disabilities (hearing-impaired, mute, and blind) and illiterate individuals. Withdrawals by any customers that exceed the daily ATM card limit are also excluded from these fees.
2.	Cash Withdrawal through teller	0.05% with a maximum limit of 300 USD	<ul style="list-style-type: none"> The bank may charge a fees on daily cash withdrawals exceeding 30,000 USD or its equivalent in other currencies, with a monthly cap of 300,000 USD. The bank may refuse to process withdrawals exceeding 100,000 USD or its equivalent in other currencies unless the customer notifies the bank two business days in advance of their intention to withdraw such amounts.

			<ul style="list-style-type: none"> • A fee may be charged on monthly cash withdrawals exceeding 300,000 USD or its equivalent in other currencies for the specified amounts without any maximum limit. • The fees is only charged when the withdrawal is made in cash from the customer's personal account.
3.	Fees for Deposits in Israeli Shekels (ILS)	0.2%	<p>Fees may be charged on daily deposits in Israeli Shekels (ILS) exceeding 100,000 ILS.</p> <p>Fees may be charged on the total monthly deposits exceeding 300,000 ILS, provided that deposits for which fees have already been charged under the daily limit are not counted again within the monthly limit.</p>
4.	Cash Coin Deposit	2%	In addition to any costs related to the correspondent bank(s).
5.	Deposit of Damaged Cash	According to the actual cost only	

Sixth: Cards

1.	Issuance of Funded Covered Credit Card	30 USD	For the standard installment card (subject to the customer's prior approval)
		50 USD	For the Titanium Installment Card (subject to the customer's prior approval)
2.	Fees for Credit Card Funded from the Customer's Own Sources	100 USD annually	Charged to the customer on a monthly basis (subject to the customer's prior approval)
3.	Annual Credit Card Renewal Fee	15 USD	For the Standard Installment Card (subject to the customer's prior approval)
		25 USD	For the Titanium Installment Card (subject to the customer's prior approval)

4.	Fee for Issuing a Replacement Credit Card Due to Damage	20 USD	For the Standard Installment Card (subject to the customer's prior approval)
		30 USD	For the Titanium Installment Card (subject to the customer's prior approval)
5.	Credit Card Replacement Fee	10 USD	For the Standard Installment Card (subject to the customer's prior approval)
			For the Titanium Installment Card (subject to the customer's prior approval)
		15 USD	

6.	Fee for Requesting statements	10 USD	(Subject to the customer's prior approval)
7.	Fee for requesting a monthly statement	5 USD	1 US Dollar per additional page (subject to the customer's prior approval)
8.	Fee for Reactivating a Credit Card	5 USD	(Subject to the customer's prior approval)
9.	Fee for Disputing a Credit Card Transaction	5 USD	Fee for Disputing a Credit Card Transaction The fee will be refunded if the dispute is found to be valid (subject to the customer's prior approval)

10.	Fee for Issuance of a Supplementary Credit Card	10 USD	For the Standard Installment Card (subject to the customer's prior approval)
		35 USD	For the Titanium Installment Card (subject to the customer's prior approval)
11.	Annual Renewal Fee for Supplementary Card	10 USD (For the Standard Installment Card subject to the customer's prior approval)	20 USD (For the Titanium Installment Card subject to the customer's prior approval)
12.	Cash Withdrawal Fee Using the Credit Card	4% (subject to the customer's prior approval)	4% (subject to the customer's prior approval)
13.	Issuance of a New ATM Card, or Replacement for Lost or Damaged Card	1 USD	Annually
14.	Issuance or Renewal of Online Shopping Card and Prepaid Card	5 USD	

15.	Charging the Online Shopping Card and Prepaid Card through the Branch	1.5% or 5 USD, whichever is less	
16.	Fee for Reversing and Disputing Debit Card Transactions (for Merchant/Cardholder)	5 USD	The fee is charged to the customer if the claim or dispute submitted is found to be invalid, in addition to any actual costs incurred by correspondent banks.
17.	Charging of PINs for all types of cards, whether credit or debit	2USD via branch	Free of charge via electronic channels
18.	Cash withdrawal from an ATM card at other banks' ATMs inside Palestine	0.25 USD per cash withdrawal transaction in USD or its equivalent in other currencies	Charged by the other bank and exemptions are subject to the policies of other banks inside Palestine
19.	Balance inquiry from ATMs of other banks inside Palestine	0.5 Shekel per balance inquiry transaction in Israeli Shekels	
20.	Withdrawal from National key ATMs using the prepaid card	1 Shekel	
21.	Withdrawal from outside Palestine using the prepaid card issued on the electronic wallet account	1 USD	In addition to the fee charged by the other bank

22.	Cash withdrawal from Cairo Amman Bank ATMs without a card (for electronic wallet users)	1Israeli Shekel (or its equivalent in USD)	
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Seventh: Financing

1.	Request for Replacement of Guarantor	5 USD	Charged to the debtor for each guarantor
2.	Request for Modify or change the real estate collateral	10 USD	
3.	Cost of submitting a request to postpone one or more installments	10 USD	
4.	Early settlement of the outstanding financing balance (including profits) before its due date (in whole or in part)	0.5% of the value of the balance subject to early settlement for the retail customers.	The mentioned percentages represent what the bank can collect from undue profits in early settlement transactions.
		1.5% of the value of the balance subject to early settlement for the corporate/commercial customer.	
5.	Request a credit report	10 shekels	If the number of pages in the printed report exceeds (7) seven pages, the service provider will charge an additional fee of (0.5) shekels for each additional page.

Eighth: Fees for documentary credits

1.	Opening a documentary credit	0.75% calculated on a quarterly basis	Subject to customer approval
2.	Amendment the value of an issued documentary credit	253 + 30 USD SWIFT fee	Any additional costs, fees, and commissions related to the correspondent or receiving banks will be added, subject to the customer's approval.
3.	Cancellation documentary credit	25 USD plus correspondent bank fees	Subject to customer approval
4.	Confirmation of an incoming documentary credit	19 USD	Subject to customer approval
5.	Advise of documentary credit	50 USD plus correspondent bank fees	Subject to customer approval
6.	Transfer of documentary credit	70 USD plus correspondent bank fees	Subject to customer approval
7.	Amendment of terms and conditions (outgoing/incoming) except for extension and increase in value.	25 USD plus correspondent bank fees	Any additional costs, fees, and commissions related to the correspondent or receiving banks will be added, subject to the customer's approval.

8.	Request a special certificate of accreditation	25	Subject to customer approval
10.	Trading letters of credit	0.25% and a minimum of 45 USD of the value of the traded documents	Subject to customer approval
11.	Submitting documents with discrepancies	50 USD	
12.	Extension of an issued documentary credit	SWIFT fee 30 USD + 253 USD	Any additional costs, fees, and commissions related to the correspondent or receiving banks will be added, subject to the customer's approval.
13.	Extension of an incoming documentary credit	18 USD	Any additional costs, fees, and commissions related to the correspondent or receiving banks will be added, subject to the customer's approval.

Ninth: Fees on collection/withdrawal policies

1.	Issuing collection of Promissory Note	%0.325 and a minimum of 40 USD	Includes documents, withdrawals, and cheques sent for collection and issuance of a collection policy/subject to the customer's approval.
2.	Return documents due to unpaid or unaccepted	50 USD	Subject to customer approval
3.	Endorsement of the bill of lading	50 USD	Subject to customer approval
4.	Transfer collection of Promissory Note	50USD	Subject to customer approval
5.	Withdraw of accepted sponsored or non-sponsored	249USD	Any additional costs, fees, and commissions related to the correspondent or receiving banks will be added, subject to the customer's approval.
6.	In/out letter of credit	4.5USD	Any additional costs, fees, and commissions related to the correspondent or receiving banks will be added, subject to the customer's approval.

Tenth: Wages for guarantees			
1.	Issuance of a guarantee (bid Bonds/maintenance)	50-500 USD	Guarantees range from \$500 to \$20,000, subject to customer approval.
		501-2,500 USD	Guarantees from \$20,001 to \$100,000 subject to customer approval
		2,501-12,500 USD	Guarantees from \$100,001 to \$500,000 subject to customer approval
		12,501-25,000 USD	Guarantees from \$500,001 to \$1,000,000 subject to customer approval
		25,001-50,000 USD	Guarantees from \$1,000,001 to \$2,000,000 subject to customer approval
		50,001-250,000 USD	Guarantees from \$2,000,001 - Open
2.	Issuance of a guarantee (payment/advance payment/performance)	70-600 USD	Guarantees range from \$500 to \$20,000, subject to customer approval.
		601-3,000 USD	Guarantees from \$20,001 to \$100,000 subject to customer approval
		3,001-15,000 USD	Guarantees from \$100,001 to \$500,000 subject to customer approval

		15,001-30,000 USD	Guarantees from \$500,001 to \$1,000,000 subject to customer approval
		30,001-60,000 USD	Guarantees from \$1,000,001 to \$2,000,000 subject to customer approval
		60,001-300,000 USD	Guarantees from \$2,000,001 - Open

3.	Extension and amendment of (bid bond, maintenance, payment, advance payment, good performance)	270 USD	Subject to customer approval
4.	(Tender Entry Enhancement, Maintenance, Payment, Advance Payment, Performance)	18 USD	Subject to customer approval