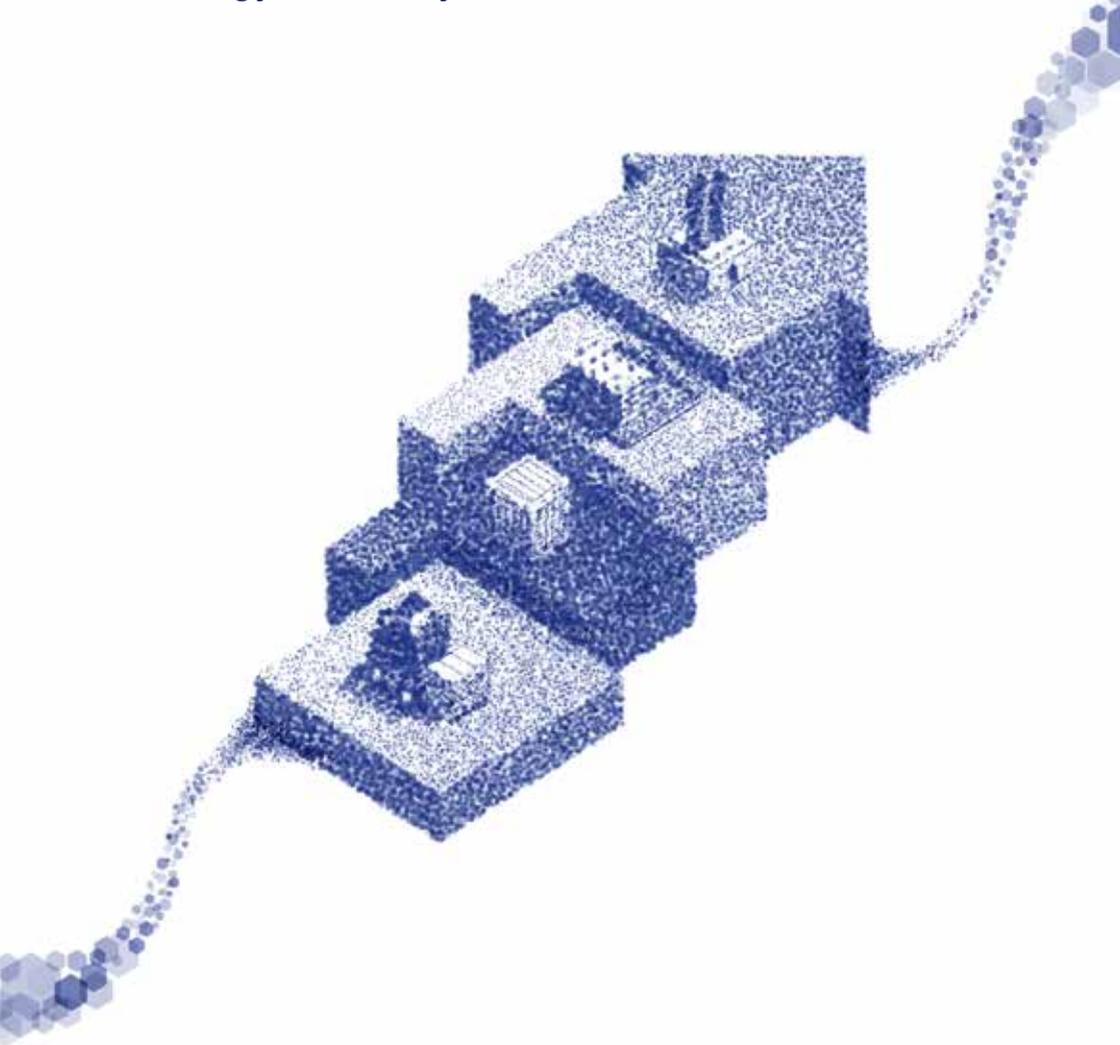


# SME Banking

Letting you focus on your business



مصرف الراجحي  
Al Rajhi Bank



“You have the ambition, the vision and the drive. They are yours alone. However, we have the experience and expertise that comes from helping thousands of enterprises realize their dreams. We will help get your business off to the best possible start.”

## Contacts

Al Rajhi Bank

SME Banking

800 122 8888

[sme\\_salesteam@alrajhibank.com.sa](mailto:sme_salesteam@alrajhibank.com.sa)

## Welcome to SME Banking

At Al Rajhi Bank, customers are at heart of everything that we do and we are committed to taking a new approach to SME Banking. Our aim is to become your business bank of choice through building mutually beneficial relationships and offering simple and easy to use products, providing best value for your money.

### Building solutions that grow your business

- With a strong reputation that can be traced back to over half a century, and based on The Islamic Legal Rules, Al Rajhi Bank has become a leading financial institution in KSA.
- We recognize the vital role played by SMEs in developing the national economy, creating jobs and wealth critical to the future of the Kingdom. Accordingly, our goal is to support SMEs to enable you to realize your full potential.
- Driven by our extensive international network of correspondent banks and comprehensive reach within the Kingdom, we offer a full suite of Shariah compliant SME solutions to support your daily business activity and help you achieve your long term ambitions.
- SME banking solutions are built with your business in mind, our team of experts have a passion to serve you and constantly strive to provide you with the best advice and solutions to meet your needs.

We offer a full suite of SME banking solutions tailored to the needs of your enterprise:

- Tailored financing products
- Trade Finance
- Cash Management
- Foreign Exchange

## 1. Financing Products

Whether it is to help grow your business, acquire new assets or help with your daily expenses we could help you achieve your business ambitions, using, among others, our flagship products:

- Trade Financing
- Invoice Financing
- Project Financing (Governmental, Semi-Governmental)
- Auto Financing
- EIRAD Real Estate Financing
- Real Estate Purchase Financing
- Working Capital Financing & activity expansion financing
- KAFALAH Program financing
- International Currencies purchase (FX)

Main requirements to consider the financing request:

- Letter using the company letterhead, stating the value of established banking requirements for the coming period.
- A valid copy of the commercial register/ industrial license.
- Audited/unaudited financial statements for the last three years of the business activity.
- A copy of the national identity / residence permit for the owner of the sole proprietorship / and all the partners if it is a company.
- Company's Memorandum of association / decisions of the founding partners.
- A copy of the valid certificate of social insurance.
- A copy of the valid Nitaqat Certificate (Labor office).
- A copy of valid certificate from the Department of Zakat.
- Establishment's profile
- A clear copy of the documents above shall be attached via Email and sent to [sme\\_salesteam@alrajhibank.com.sa](mailto:sme_salesteam@alrajhibank.com.sa)

## 2. Non Financing Products

- Trade Finance
- Payroll
- Points of sale (mada)
- Direct Debit
- Cash Deposit
- Dividends
- Online Banking Al Mubasher
- E-Corporate

Main requirements to consider the Non financing request:

- For Salaries Product:
  - Total number of employees ( )
  - Total number of Saudi employees ( )
  - Total number of non-Saudi employees ( )
- For Point Of Sale Product:
  - Number of Locations ( )

### 3. Ways to bank with us

We want to make it easy for you to access your banking accounts and manage your money.

- Banking relationship managers - Available in our SME centers to discuss your business needs and explain our products and services. You can phone your Banking relationship managers or arrange to see them either at selected branches or at your business premises.
- Online banking – Our online business banking service eCorporate is secure and easy to use, it provides access to a wide range of services 24/7. You can check your accounts, make payments, view and download statements / transactions, and manage Direct Debits / Standing Orders.
- Mobile banking – Manage your finances on the go with our Mobile Banking app and website. You can access most of the services available via Online Banking and also be kept up to date via text and email alerts.
- Telephone banking – On hand to help you with your queries, and assist with a range of services including payments, checking balances and ordering cards. Available Sunday to Thursday 8am to 9pm and Saturday 8am to 2pm.
- ATMs – Use your card at any ATM on mada network to withdraw cash, get a mini-statement, check your balance and pay bills. You can also pay in cash and cheques at any Al Rajhi bank cash machines.

Self Service Kiosks – Another innovative channel of ours where you can pay your bills, generate mini statements, inquire account balance, make local and international remittances, update mobile phone number, print - cheque book, mada debit card and account statements and add beneficiaries.

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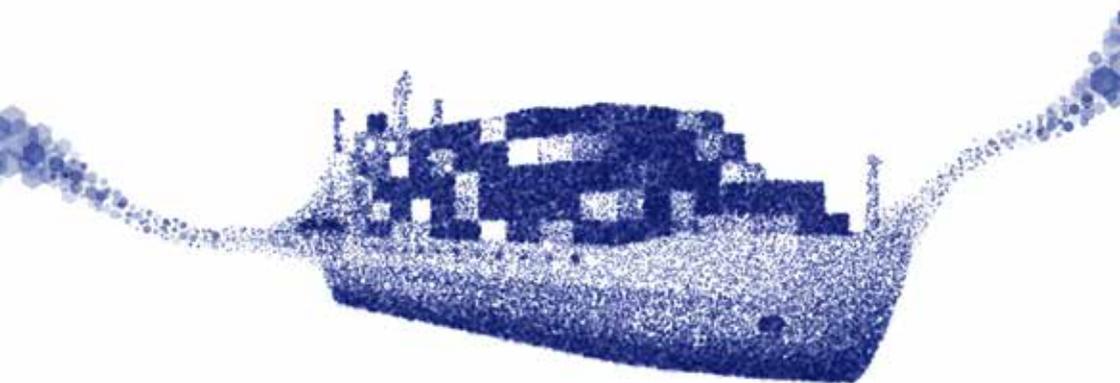
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## Introduction

### Tailored Financing Solutions - Overview

- ARB is the leading Islamic Bank in the country. All our products are carefully evaluated and validated by our Shariah Committee. Whether you want to cover your day to day working capital requirements, invest in new growth opportunities or increase your production capacity, you will always find the Islamic product that meets your needs.
- Our dedicated relationship managers work with you to structure your short and long-term financing needs. The solutions are always tailored to your specific requirements and we ensure that the terms on which we lend are fair and clearly understood.
- We are proud to be one of the leading banks supporting the Kafalah program. Through this partnership with the government, our primary goal is to help support and grow your business which is complementary to the wider ambition to create jobs and increase wealth for the long term future sustainability of the Saudi economy.

### Key Products

- Trade Financing
- Invoice Financing
- Project Financing (Governmental, Semi-Governmental)
- Auto Financing
- EIRAD Real Estate Financing
- Real Estate Purchase Financing
- Working Capital Financing & activity expansion financing
- KAFALAH Program financing
- International Currencies purchase (FX)

### Trade Finance - Overview

- Al Rajhi Global Trade Finance is a service designed to facilitate your

International and Domestic Trade transactions with innovative and customized solutions.

- Our dedicated team of experts study market trends and listen to your needs to enable us to provide you with solutions that support your business development. From export and import financing to providing you with guarantees, our customized solutions take into account both you and your trading partner's requirements for improved cash flow and liquidity.
- Our leading E-trade Solution platform facilitates your trade and enables us to successfully streamline your import and export business with swift processing, total transparency and control. This solution is completely Sharia compliant and yet meets all trade business needs.

## Key Products

- Export / Import Letter of Credit
- Musharaka / Murabaha LC
- Inward / Outward Collections
- E-trade
- Letters of Guarantee
- Shipping Guarantees

## Cash Management / Overview

- Cash flow management is essential to business survival and success. Al Rajhi Bank helps you manage and optimize your cash flows and working capital, providing you with the time and means to focus on your business growth.
- Our Cash Management team is constantly updating their offering taking into account latest trends and changes in the financial industry to provide you with the best options to meet your business needs. Furthermore, our innovative Cash Management Services are simple and convenient, enabling you to monitor and manage your company's cash position at anytime and from anywhere, ensuring efficient management of your cash flow and liquidity.
- Our Cash Management Services not only help save your time and effort, but also provide you with a secure environment for your business information. You can rest assured that your financial information is safe as we employ the latest encryption methods and adhere to the strictest security practices.

## **Key Products**

- Payroll Service
- Cash Collection Service
- Direct Debit Service
- Dividend distribution Service
- Corporate Cash Deposit ATM's
- Al Mubasher E-corporate Service
- Corporate Point of Sale
- Escrow Accounts

## Working Capital Financing

### Product Features

- Financing facility for up to 12 months, used to finance working capital requirements.
- Possibility to use the Kafalah Program (guarantee scheme from Saudi Industrial Development Fund).

### Key Benefits of using Al Rajhi

- Up to SAR 40M facilities based on annual sales turnover.
- Our dedicated relationship managers work with you to structure your working capital finance based on your business needs.
- All products are in strict compliance with Shariah law.
- We are committed to providing you the best solution for your business needs through fast loan processing, multiple financing options and competitive pricing.

### Process Overview

- Credit origination: our RMs will help you define your financial needs based on your business projections and will provide you with the list of required documents.
- Credit approval: our expert Credit officers will further review and analyze your application.
- Post approval: once approved, your RM will contact you and finalize documents to facilitate drawdown.

### Eligibility Criteria

- Commercial Registration and Activity License
- Audited financials
- Large range of accepted collateral
- Clean SIMAH history

## Long Term Financing

### Product Features

- Whether you want to buy IT equipment, machinery or expand your business by acquiring new property, our dedicated RMs will provide you a bespoke solution to meet your business requirements.
- We provide long term financing, up to 7 years

### Key Benefits of using Al Rajhi

- Up to SAR 40M facilities
- Our dedicated relationship managers work with you to structure your term loan finance based on your business needs.
- All products are in strict compliance with Shariah law.
- We are committed to providing you the best solution for your business needs through fast loan processing, multiple financing options and competitive pricing.

### Process Overview

- Credit origination: our RMs will help you define your financial needs based on your business projections and will provide you with the list of required documents.
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### Eligibility Criteria

- Commercial Registration and Activity License
- Audited financials
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- Clean SIMAH history

## Auto Financing

### Product Features

- An auto financing agreement is a rental agreement under which Al Rajhi buys personal and/or light commercial vehicles you have selected and then lease them for an agreed term.
- At the end of the term, once the final payment is made, the vehicles ownership will be transferred to you.

### Key Benefits of using Al Rajhi

- Multiple vehicle purchases
- Up to 60 months tenor
- Full coverage insurance included
- Strong dealers network allowing you to form your own Vehicles at the best price

### Process Overview

- Assessment of your Vehicles requirement with an Al Rajhi sales and application form filling
- Professional credit analysis
- Determination of an optimal financing solution
- Car delivery

### Eligibility Criteria

- Commercial Registration
- Clean SIMAH credit history
- Six months average balance more than SAR 25,000 for Al Rajhi Bank existing clients, other criteria apply for non Al Rajhi Bank clients
- Min down payment of 15%

## **Eirad – Real Estate Financing**

### **Product Features**

- EIRAD is a Shariah compliant real estate product offered to our customers owning or purchasing commercial and/or residential investment properties generating income. The property/properties ownership will be transferred to the bank as collateral prior to utilization of approved finance.
- This product has a unique feature: repayment/installments are calculated based on the rental income of the property.

### **Key Benefits of using Al Rajhi**

- Up to 10 years of loan tenor
- Up to 70 M SAR financing amount
- Fast and convenient processing through dedicated team
- Real Estate management service
- Competitive Pricing

### **Process Overview**

- Form completion and document collection
- Accelerated Credit review for existing customers
- Title transfer in Al Rajhi Bank name
- Contract signing with RM
- Limit made available for disbursement to customers

### **Eligibility Criteria**

- Clean SIMAH history
- Installments up to 80% of net rental value
- Minimum property occupancy
- The building shall be not older than 30 years upon finance maturity date
- Property should have a clean title deed and ownership

## Import Letter of Credit

### Product Features

- Import Letters of Credit issued by Al Rajhi Bank are irrevocable commitments from our bank to pay your supplier once specified documents about the transaction have been received.
- This means that the goods you buy will be as ordered, and that they will be delivered at the agreed time and place. Your supplier can be equally confident that they will be paid by your bank.

### Key Benefits of using Al Rajhi

- We substitute our financial strength for that of your company, enabling you to potentially negotiate better prices.
- A personalized service ensuring you that the letter of credit is customized to fit your needs.
- We have a large network of correspondent banking present throughout the globe, allowing us to issue letter of credit on your behalf in US Dollars or any other major foreign currency.
- Immediate notification to importer upon receipt of documentation.
- LCs are also available under Musharaka structures where the two parties use a limited partnership agreement (we would provide a part of the balance to facilitate the import).

### Process Overview

- You can request letters of credit through our 3 Global Trade Service centers, our trade desks and specialists in branches and e-Trade, our online platform.
- For our existing client, with available limits, the turnaround time does not exceed one day.
- You will then receive immediate SMS and email notifications for your letter of credit issuance, amendment, document negotiating, settlements.

### Eligibility Criteria

- Borrowing clients
  - Commercial account with Al Rajhi Bank
  - Active Limits
- Non Borrowing
  - Commercial account with Al Rajhi Bank

## Export Letter of Credit

### Product Features

- As an exporter, Export Letters of Credit provide an undertaking from the buyer's bank that you will be paid, provided you ship the goods and present the required documentation.
- This product perfectly suits those exporters who need to manage their commercial and cross-border risks or when dealing with a new importer you are not familiar with.

### Key Benefits of using Al Rajhi

- Al Rajhi Bank's Trade Finance experts provide you with structuring, mitigation and financing guidance to support and expedite your trade transactions.
- We also have a vast correspondent bank network across the globe and offer up-to-date country and trade risk information.
- The exporter has a bank commitment to pay against compliant documents, instead of running the importer's commercial risk.
- Subject to our internal approvals, we can arrange for Letters of Credit confirmations to help you reduce sovereign and banking risks by guaranteeing your exports proceeds, irrespective of whether the issuing bank honors its obligations or not.

### Process Overview

- You can request letters of credit through our 3 Global Trade Service centers, our trade desks and specialists in branches and e-Trade, our online platform.
- For our existing client, the turnaround time does not exceed one day.
- You will then receive immediate SMS and email notifications of receipt of export LC, amendment, document negotiating, settlement.

### Eligibility Criteria

- Commercial account with Al Rajhi Bank

## Letter of Guarantee

### Product Features

- By issuing a letter of guarantee on behalf of our customers we serve as a guarantee to the beneficiary of the letter of credit and will pay him a certain sum of money in case our customer defaults in meeting certain terms and conditions beforehand agreed.
- Bonds and Guarantees are written undertakings. Bank Guarantees are the most important instruments used for protecting companies against the non-performance of underlying contracts or to ensure the other party's ability to meet its financial obligations.

### Key Benefits of using Al Rajhi

- We offer you the most commonly sought type of guarantees: Bid, Performance, Advance Payment and Financial guarantees.
- The terms of the letter of guarantee reinforce the contractual relationship.
- Through this product, we offer you outstanding back-up security for frequent business dealings between involved parties.
- Use Al Rajhi Bank's correspondent banking network to issue or receive Guarantees on your behalf in a swift and professional manner.

### Process Overview

- You can request letters of guarantee through our 3 Global Trade Service centers, our trade desks and specialists in branches and e-Trade, our online platform.
- For our existing client, the turnaround time does not exceed one day.
- You will then receive immediate SMS and email notifications for your letter of credit issuance, amendment, confiscation, cancelation.

### Eligibility Criteria

- Borrowing clients
  - Commercial account with Al Rajhi Bank
  - Active Limits
- Non Borrowing
  - Commercial account with Al Rajhi Bank

## Trade Finance - e-Trade

### Overview

- Integrate our web-based system into your workflow to introduce new levels of convenience, security and effectiveness into your company. Al Rajhi Bank's e-Trade Internet Banking system is one of the most comprehensive platforms and enables you to conduct your Trade Finance business with us electronically.
- e-Trade helps you maximize the benefits the Internet offers your business with faster document and report preparations, an improved geographical coverage and mobility, total transparency and control. e-Trade may be accessed from any computer, giving immediate access to trade information from wherever you are. We continue our innovative efforts to excel competition and to make your success our first priority.

### Key Products

- The following products can be initiated directly through e-Trade:
  - Import and Export Letter of Credit
  - Imports and Exports Finance
  - Documentary Collection
  - Letter of Guarantees
  - Shipping Guarantees

### Key Benefits of using Al Rajhi

- Customized authorization profiling for the various e-Trade modules
- A comprehensive dashboard
- Reduce processing time
- Immediate access to transaction details and all correspondence
- Prompt notification alerts upon receipt of documents

## POS

### Overview

- The Point of Sale (POS) service is an electronic money transferring system that enables any customer with Debit/Credit cards to purchase goods from merchants. The system transfers the amount of money directly from terminal to the Merchant account, as long as both accounts are within the mada, MASTERCARD and VISA networks.

### Key Benefits of using Al Rajhi

- Al Rajhi Bank is the leading POS service provider in the Kingdom with over 54,000 POS terminals distributed throughout the Kingdom.
- Al Rajhi Bank is currently the only bank to instantly transfer the money to its customers as soon as they perform their POS reconciliations.
- Free installation within 5 business days maximum.
- We offer 24/7 customers service across the kingdom available through our toll free number 800 124 1313.

### Process Overview

- Money transferred immediately from customer to merchant account.
- The system makes a bank account balance inquiry before performing the transaction to ensure there are sufficient funds.

### Eligibility Criteria

- Complete Point of Sales subscription form
- Valid Commercial Registration
- Open a commercial account with Al Rajhi

## Foreign Exchange

### Overview

We offer Shariah compliant services such as Foreign Exchange, Forward Exchange and Banknotes.

### Products Offered and Key Characteristics

- Foreign Exchange: Foreign currency exchange cash, Tom Spot over accounts.
- Forward Exchange: Hedge future exchange commitments of a specific currency and date.
- Banknotes: Purchase or sale of Banknotes.

### Key Benefits of using Al Rajhi

- Full compliance with Islamic law.
- Very competitive rates compared to the market.
- Flexibility in execution and efficient processing.
- Foreign payments to beneficiaries are guaranteed to reach faster than any other Banking group.

The Bank's strong Shariah belief guides its Banking and Financial commitments to its customers.

### Clients Experiences

ARB is accessible kingdom wide due to its large network of branches. This is a convenience enjoyed by many SME clients and Business establishments across the market.

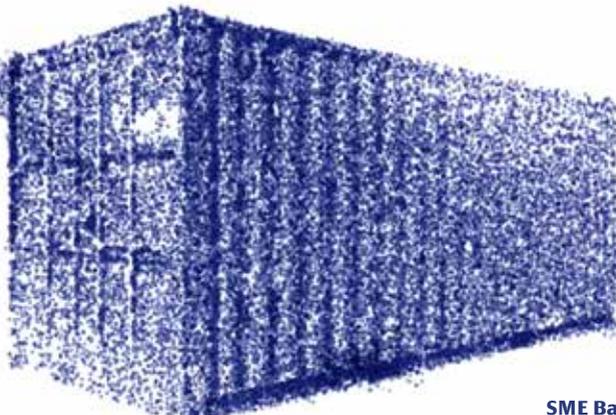
## Application Form

If your business is classified as small and medium sized one (has an annual revenues less than SR 100 Million) and you would like one of our SME specialists to approach you then please provide us with the following information:

- Establishment name.....
- Commercial Registration/License.....
- Type of activity.....
- Establishment age.....
- Email.....
- Name of the officer in charge of the firm.....
- Position.....
- Mobile No.....
- Account number, if any.....
- Tel. No.....
- Firm address.....

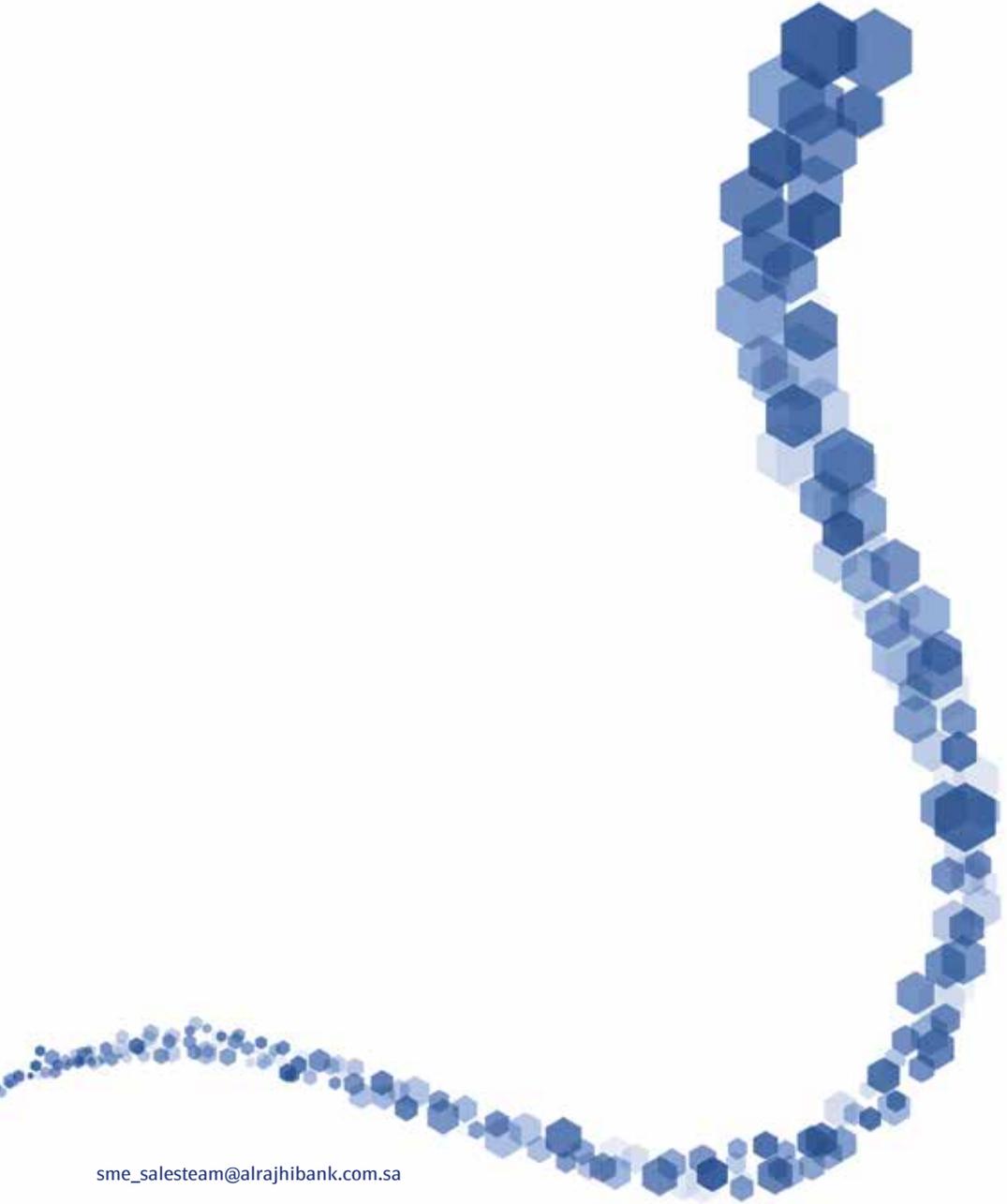
Product interested in.....  
.....  
.....  
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To communicate with officials, please send e-mail to:  
[sme\\_salesteam@alrajhibank.com.sa](mailto:sme_salesteam@alrajhibank.com.sa)









[sme\\_salesteam@alrajhibank.com.sa](mailto:sme_salesteam@alrajhibank.com.sa)