



بنكي
2025
MY BANK

Almajdouie Holding

Riyad Bank presents initiatives to realize Vision 2030 goals and aspirations by supporting the digital transformation, developing the private sector and establishing economic partnerships.

Riyad Bank seeks to start a strategic relationship that supports the entity objectives to reach them through joint initiatives that are specially presented to entity employees, to serve them better

1

Who We Are

Vision, Mission, Values

2

About us

Statistics, Banking Solutions

3

Focus Area

Proposed Partnership



1

Who we are

Our Vision

To be the most innovative and trusted financial solutions partner

Our Mission

To help people, organizations and society achieve their aspirations by being their trusted and caring financial solutions partner

Our Values

- ✓ We Care
- ✓ We Win
- ✓ We are One Team



Internal



About us

3
Millions

A relationship developed by
Riyad Bank

3K
ATM

Wide ATM network and self-service machines, designed to make your transactions easier and meet your banking requests.

341
Branches

Network of branches extending around the Kingdom, in addition to a number of centers designated for sale



Banking Program

Private Banking

- Dedicated Private Banking Centers, offering elite personalized banking services
- Highly qualified Relationship Managers to meet all your needs
- Access to VIP lounges at most international airports

Diamond Banking

- Dedicated Private Banking Centers, offering elite personalized banking services
- Highly qualified Relationship Managers to meet all your needs
- Discounts on administrative fees and exemption from banking operations fees.

Golden Banking

- Priority service at all Branches and Riyad Line
- Uniquely designed chequebooks
- Discounts on administrative fees and banking operations

Silver Banking

- Priority service at all Branches and Riyad Line
- Discounts on administrative fees and banking operations
- 24/7 Digital Banking services through a range of digital channels



Juniors Program – T KEN

Educating children about the importance of saving as a fun and safe experience under the supervision of their parents.

Key Features For Children



Token Application
Track your spending



Monthly cash
incentives and prizes



Token Card & Bracelet
Enable to make purchases



It can be added in the
Apple wallet &
Apple watch

Financial Expertise Through 3 Main Components

Making Saving
A Habit

Spending Wisely

Understand the
Money Value

Key features for Parents



Supervising and helping to
achieve financial goals



Track Your Children's
Spending



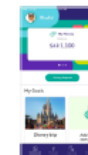
Transfer Money Between
Account



Task Creation
from Parents



Refund Option



Request Money



Finance Programs

Personal Loan

Personal Finance from Riyadh Bank is designed to meet and achieve your financial aspirations. Our Personal Finances is developed in several ways, for whatever your need is, the chances we have are the perfect solution for you.



Murabaha

Riyad Bank offers you a Murabaha Shares Finance to provide you with direct liquidity as well as the ability to own the shares.



Tawarruq

Tawarruq financing is designed to provide you with funds when needed with competitive profit margins in a very easy and flexible way.



Personal Finance without Salary Transfer

A Shari'a compliant personal finance without salary transfers. We offer you easy and convenient finance to achieve your goals without the need to transfer your salary to Riyadh Bank.



Education Finance

With Education Finance program from Riyadh Bank, you can create an installment plan for tuition fees without a profit margin.



DAFA'AT Program

Riyad Bank introduces "DAFA'AT" Program, which enable customers to obtain products and services through Personal Finance product without administrative fees or profit margin.



Tas'heel Program

This program enables Riyadh Bank customers to apply for a salary advance as maximum not exceeding 25% of the monthly customer salary deposited at Riyadh Bank.



Self-Employed loan


Riyad Bank offers its self-employed customers a program for personal finance without salary transfer.




Finance Programs

Personal Loan

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 Make your financial obligations in one loan				
Monthly salary in SAR		Duration by Month		Profit margin
From	To	From	To	
3.000	4.999	06	60	4.29%
5.000	7.999			4.05%
8.000	9.999			3.79%
10.000	14.999			3.55%
15.000	24.999			3.29%
25,000 and more				3.15%



 Personal finance				
Monthly Salary in SAR		Duration by month		Profit margin
From	To	From	To	
5,000	7,999	06	60	6.90%
8,000	9,999			4.89%
10,000	14,999			3.60%
15,000	24,999			3.50%
25,000	39,999			3.39%
and more 40,000				3.35%



Finance Programs

Personal Loan

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Loan Type	Nationality	Monthly Salary Between		Flat Rate
		at least	at most	
New	NS	5000	7999	8.15%
		8000	14999	5.45%
		15000	24999	5.05%
		25000	999999	4.70%
Refinance	NS	5000	7999	9.45%
		8000	14999	7.55%
		15000	24999	6.80%
		25000	999999	6.30%



Prices are updated periodically

Internal

Finance Programs

Home Finance

Make your dream home a reality through a range of innovative Home Finance solutions provided by Riyad Bank with competitive rates to help you meet your expectations for a stable and secure future for you and your family.



Purchasing Readymade Property

Riyad Bank offers finance solutions for purchase of readymade properties and enhance your future with the stability you need.



Purchasing Incomplete Property

Through Riyad Bank Home Finance, you can purchase your dream home even before construction is completed.



Home Equity Program

Get the cash you need with competitive profit margins against mortgaging your own property.

By: M.



Finance Programs

Home Finance

Make your dream home a reality through a range of innovative Home Finance solutions provided by Riyadh Bank with competitive rates to help you meet your expectations for a stable and secure future for you and your family.

Cooperate with Ministry of housing And Real estate development fund	Finance program subsidize housing
Finance in the Year	Profit margin Murabaha
5	4.10%
10	4.12%
15	4.25%
20	4.42%
25	4.65%
30	4.90%



Murabaha	Mortgage
Finance in the Year	Profit margin Murabaha
5	3.80%
10	3.82%
15	3.95%
20	4.12%
25	4.35%



■ Finance Programs

■ Car Finance

Riyad Bank provides you several solutions to own a car through "Auto leasing programs", with a Shariah-compliant and an easy flexible installment plans.



Auto-Leasing for New Cars

Riyad Bank Auto Leasing program, Shariah-compliant with easy and flexible installment plans.



Auto-Leasing for Used Cars

Auto leasing for used cars allows you to lease the car of your choice.





To take advantage of the offer, you can contact

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