

Financial Institutions & Services

Financial Institution (مؤسسة مالية): An organization that manages money for people, businesses, or governments.

Commercial Bank (بنك تجاري): A bank that provides services such as deposits, loans, and payment processing for the public.

Central Bank (البنك المركزي): The main authority that controls the money supply and supervises all other banks.

Insurance Company (شركة تأمين): A company that protects people financially from risks like accidents or illness.

Investment Fund (صندوق استثماري): An organization that pools money from investors to buy shares, bonds, or other assets.

Microfinance Institution (مؤسسة التمويل الأصغر): A small financial organization that gives small loans to people who cannot access traditional banks.

Savings Account (حساب توفير): A bank account used to save money and earn interest.

Current Account (حساب جاري): A bank account used for daily transactions and payments.

Loan (قرض): Money borrowed that must be paid back, usually with interest.

Digital Banking (الخدمات المصرفية الرقمية): Using the internet or mobile apps to access bank services anytime, anywhere.

System Outage (انقطاع النظام): A temporary failure or problem in a digital banking system or ATM.

Withdrawal Fees (رسوم السحب): Charges taken by a bank when you withdraw money from certain ATMs.

Credit (ائتمان): A person's record of borrowing and repaying money that shows how trustworthy they are.

Eligibility (الأهلية): The conditions that must be met to receive a loan or financial service.

Borrow (يقترض): To take money from someone with the promise to pay it back later.

Lend (يقرض): To give money to someone who will repay it in the future.

Debt (دين): Money that someone owes to another person or organization.

Interest (فائدة): Extra money paid for borrowing or earned for saving.

Deposit (إيداع): Money placed into a bank account.

Transfer (تحويل): Moving money from one account to another.

Fee (رسوم): An amount of money charged for a service.

Security (أمان): Protection of personal and financial information.

ATM (الصراف الآلي): A machine that allows people to withdraw or deposit cash without going inside a bank.

Debit (خصم / مدين): Money taken out of your account when making a payment.

Mortgages (الرهن العقاري): A long-term loan used to buy property or a house.

Consolidation (دمج / توحيد): Combining multiple debts into one single loan to simplify repayment.

Conventional (تقليدي): A normal or traditional type of loan or banking system.

Pitfalls (مزالق / أخطاء): Common problems or mistakes that people should avoid.