

Account Charges

Call Saving Accounts

Minimum Monthly Weighted Average Balance-----	BHD 20
Fee for non-maintenance of minimum balance①--	BHD 1 (+5% VAT)

Checking Accounts

Minimum Monthly Weighted Average Balance-----	BHD 300
Fee for non-maintenance of minimum balance	BHD 4 (+5% VAT)

Current Accounts

Minimum Monthly Weighted Average Balance-----	N/A
Under Formation Accounts setup Fee -----	Free

Overdraft Accounts

Monthly Charge -----	BHD 5 (+5% VAT)
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Account Closing

-----	No Fees
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Cheque Books

Issuance of first cheque book -----	Free
Issuance of 25 leaf cheque book -----	BHD 2.5 (+5% VAT)
Issuance of 50 leaf cheque book -----	BHD 5 (+5% VAT)

Cheques

Issuance of Draft/Manager Cheque -----	BHD 3 or c/v (+5% VAT)
Cancellation of Draft/Manager Cheque -----	Free
Foreign Cheques Collection -----	0.1% (Min BHD 2, Max BHD 25) (+5% VAT)
Dishonored Cheques (Insufficient Funds/Refer to Drawer/Not Arranged For/Present the Cheque Again) -----	BHD 14 (+5% VAT)
Dishonored Cheques (for all other reasons) -----	BHD 10 (+5% VAT)

Stop payment (Lost & Stolen Cheques) -----

-----	BHD 5 (+5% VAT)
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Cash Deposits

Deposits in Currencies (BHD, SAR, USD, EUR) -----	No Fees
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Cash Withdrawals

Cash withdrawals ≤ BHD 500 over the counter ① -	BHD 1 (+5% VAT)
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Cash withdrawals in currencies (SAR, USD, EUR) --	No Fees
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Swift Transfers

Within GCC	BHD 5 (+5% VAT)
Worldwide	BHD 5 (+5% VAT)
Transfers to Local Banks (RTGS) -----	BHD 0.100 (+5% VAT)

Bank Transfers (EFTS)

Fawri + (Up to BHD 100) -----	Free
Fawri + (Above BHD 100) -----	Free
Fawri -----	Free
Fawri (Salary Batches) -----	Free
Fawateer -----	Free

Inward Remittance

Inwards (Within Bahrain) -----	Free
Inwards (Overseas) -----	BHD 2 or C/V (+5% VAT)

Credit Check Reports①

Once a year-----	Free	Additional Report	BHD 5 (+5% VAT)
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E-banking Services

Online Banking -----	Free	SMS Alerts -----	Free
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Standing Orders

Setup/Amendment/Cancellation -----	Free
Insufficient Funds -----	BHD 5 (+5% VAT)

ATM/Debit Card

Issuance of first ATM card -----	Free
Issuance of Supplementary Card -----	BHD 3 (+5% VAT)
Issuance of Replacement card ② (Client Request)	BHD 5 (+5% VAT)
PIN Replacement ② (Client Request) -----	BHD 2 (+5% VAT)
Withdrawals & Balance Enquiry (Bahrain ATM's)	Free
Withdrawals (GCC Network) -----	Max BD 1 (+5% VAT)
Withdrawals (ATM's outside Bahrain) -----	3% All inclusive (+5% VAT)

Credit cards

Annual Membership (VISA Gold) -----	BHD 50 (+5% VAT)
Annual Membership (VISA Classic) -----	BHD 25 (+5% VAT)
Annual Membership (Supplementary Cards) -----	BHD 25 (+5% VAT)
Issuance of Replacement Card② (Client Request) ----	BHD 5 (+5% VAT)
PIN Replacement ② (Client Request) -----	BHD 2 (+5% VAT)
Interest Rate (POS Usage) -----	1.50 % (Exempt)
Interest Rate (ATM Cash Withdrawal) -----	2.00 % (Exempt)

Cash Withdrawal Limits (Every 4 days):

Card Limit BHD 500 to BHD 2999 -----	BHD 250
Card Limit BHD 3,000 to BHD 6,999 -----	BHD 1,000
Card Limit BHD 7,000 to BHD 10,000 -----	BHD 1,500
Cash Withdrawal Commission -----	3% Flat Min. BHD 2 (+5% VAT)

Personal Loans

Interest	9% Reducing	File Fees	BHD 60 (+5% VAT)
Life Insurance ③---	As billed by the Insurer		

Car Loans

New Cars	Interest	8.5% Reducing	File Fees	BHD 80 (+5% VAT)
Used Cars	Interest	9.5% Reducing	File Fees	BHD 100 (+5% VAT)

Loans Against Cash Collateral

File Fees ---	BHD 50 (+5% VAT)	Interest -----	Decided by Credit Committee
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Early Settlement for Loans (Personal, Car, and Pledge)

1% of Outstanding Principal Amount or BHD 100 (Whichever is Less)

Penalty on Unpaid Bills

BHD 10 per month (+5% VAT)

Other Charges

Printing of Account Statement -----	Free Up to 2 times/year
Printing of Account Statement >2 times ①	BHD 0.300/page Max BHD 5 (+5% VAT)
Copy of Transaction Documents ①---	BHD 5/Document (+5% VAT)
Outstanding Loan Balance Certificate ①④	BHD 10 (Free once/year) (+5% VAT)

Release Letter ① ----- Free within 6 months of facility closure (BHD 5 afterwards (+5% VAT))

Reference Letters / Embassy certificates① ----- BHD 10 (+5% VAT)

MOIC Certificate ----- BHD 10 (+5% VAT)

Audit Confirmation letter ----- BHD 15 (+5% VAT)

Counting Coins ----- BHD 1 (Regardless of Amount) (+5% VAT)

The equivalent amount of the above charges can be debited in other currencies based on the daily Exchange Rate

① Not applicable to orphans, widows, disabled customers, pensioners, individuals receiving social subsidies, students and Bahraini nationals with a monthly salary below BHD 250/month.

② Card / PIN replacement decided by the Bank (i.e. to enhance security measures) are free of charge.

③ Equivalent to the amount charged to the Bank by the Insurance Provider.

④ Liability Letters addressed to Supreme Council for women or Ministries or for Social Housing purpose are free of charge.

Any administrative charges will be waived in case were pensioner has requested to produce a credit report by the Social Insurance Organization.

Any administrative fees when transferring donated funds from the donor account to the accounts of NGO's registered with Ministry of Social Development will be waived.