

# Banking Service Charges

## Account Charges

### Call Saving Accounts

Monthly Minimum Balance -----	BHD 20
Fee for non-maintenance of minimum balance <sup>①</sup> -----	BHD 1

### Checking Accounts

Monthly Minimum Balance -----	BHD 300
Fee for non-maintenance of minimum balance -----	BHD 4

### Current Accounts

Monthly Minimum Balance -----	N/A
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### Overdraft Accounts

Monthly Charge -----	BHD 5
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### Account Closing -----

### Cheque Books

Issuance of first cheque book -----	Free
Issuance of 25 leaf cheque book -----	BHD 2.5
Issuance of 50 leaf cheque book -----	BHD 5

### Cheques

Issuance of Draft/Manager Cheque -----	BHD 3 or c/v
Cancellation of Draft/Manager Cheque -----	Free
Foreign Cheques Collection -----	0.1% (Min BHD 2, Max BHD 25)

### Returned Cheques (Insufficient Funds/Refer to Drawer/Not Arranged For/Present the Cheque Again)

Returned Cheques (for all other reasons) -----	BHD 10
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### Stop payment (Lost & Stolen Cheques) -----

### Cash Deposits

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

Cash withdrawals ≤ BHD 500 over the counter <sup>①</sup> -----	BHD 1
Cash withdrawals in currencies (SAR, USD, EUR) -----	No Fees

### Swift Transfers

Within GCC -----	BHD 5
To Lebanon -----	BHD 4
Worldwide -----	BHD 5
Transfers to Credit Libanais Branches (Lebanon) -----	BHD 2
Transfers to Local Banks (RTGS) -----	BHD 0.100

### Bank Transfers (EFTS)

Fawri + (Up to BHD 100) -----	Free
Fawri + (Above BHD 100) -----	BHD 0.100

### Fawri -----

Fawri (Salaries) -----	BHD 0.005/Salary
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### Fawateer -----

	Free
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### Inward Remittance

Inwards in BHD -----	No Fees
Inwards (Other Currencies) -----	BHD 2 or c/v

## Standing Orders

Setup/Amendment -----	BHD 3
Insufficient Funds -----	BHD 5

## ATM/Debit Card

Issuance of first ATM card -----	Free
Issuance of Supplementary Card -----	BHD 3
Issuance of Replacement card <sup>②</sup> (Client Request) -----	BHD 5
PIN Replacement <sup>②</sup> (Client Request) -----	BHD 2
Withdrawals & Balance Enquiry (Bahrain ATM's) -----	Free
Withdrawals (ATM's outside Bahrain) -----	3% All inclusive

## Credit cards

Annual Membership (VISA Gold) -----	BHD 50
Annual Membership (VISA Classic) -----	BHD 25
Annual Membership (Supplementary Cards) -----	BHD 25
Issuance of Replacement Card <sup>②</sup> (Client Request) -----	BHD 5
PIN Replacement <sup>②</sup> (Client Request) -----	BHD 2
Interest Rate (POS Usage) -----	1.50 %
Interest Rate (ATM Cash Withdrawal) -----	2.00 %

## Cash Withdrawal Limits (Every 4 days):

Card Limit BHD 500 to BHD 2999 -----	BHD 250
Card Limit BHD 3000 to BHD 6999 -----	BHD 1000
Card Limit BHD 7000 to BHD 10000 -----	BHD 1500
Cash Withdrawal Commission -----	3% Flat Min. BHD 2

## Personal Loans

Interest -----	9% Reducing (4.9% Flat)	File Fees -----	BHD 60
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Life Insurance <sup>③</sup> ---	1.25% for ages ≤ 40 & 1.75 % for ages > 40
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## Car Loans

Interest (New) -----	4.5% Flat	Interest (Used)	5.5% Flat
File Fees (New) -----	BHD 80	File Fees -----	BHD 100 (Used)

## Loans Against Cash Collateral

File Fees ---	BHD 50	Interest --	To be decided by Management
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## Early Settlement for Loans

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

## Penalty on Unpaid Bills

BHD 10 per month

## Other Charges

Printing of Account Statement -----	Free Up to 2 times/year
Printing of Account Statement (More than 2 times) <sup>①</sup> -----	BHD 0.300/page Max BHD 5
Copy of Transaction Documents <sup>①</sup> ----	BHD 5/Document
Loan Balance Certificate <sup>①</sup> ④-----	BHD 10 (Free once/year)

Release Letter <sup>①</sup> ----- Free within 6 months of facility closure (BHD 5 afterwards)

Reference Letters / Embassy certificates<sup>①</sup> ----- BHD 10

MOIC Certificate ----- BHD 20

Audit Confirmation letter ----- BHD 15

Counting Coins ----- BHD 2 (Regardless of Amount)

<sup>①</sup> Not applicable to orphans, disabled persons, individuals receiving social subsidies, students and Bahraini nationals with a monthly salary below BHD 250/month.

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

<sup>③</sup> Equivalent to the amount charged to the Bank by the Insurance Provider.

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