

Account Charges

Call Saving Accounts

Monthly Minimum Balance -----	BHD 20
Fee for non-maintenance of minimum balance ^① -----	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 ----- No Fees

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)	BHD 14
Returned Cheques (for all other reasons) -----	BHD 10
Stop payment (Lost & Stolen Cheques) -----	BHD 5

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
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Cash withdrawals in currencies (SAR, USD, EUR) -----	No Fees
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Swift Transfers

Within GCC BHD 5 To Lebanon -----	BHD 4
Worldwide BHD 5 To Credit Libanais (Leb) -----	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 -----	BHD 0.100
Fawri (Salary Batches) -----	BHD 0.005/Salary
Fawateer -----	Free

Inward Remittance

Inwards (Within Bahrain) -----	Free
Inwards (Overseas) -----	BHD 2 or C/V

Credit Check Reports^①

Once a year-----	Free	Additional Report	BHD 5
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E-banking Services

Online Banking -----	Free	SMS Alerts -----	Free
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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 ^② (Client Request) -----	BHD 5
PIN Replacement ^② (Client Request) -----	BHD 2
Withdrawals & Balance Enquiry (Bahrain ATM's) -----	Free
Withdrawals (GCC Network) -----	Max BD 1
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 ^② (Client Request) -----	BHD 5
PIN Replacement ^② (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
Life Insurance ^③ ---	1.25% for ages < 45 & 1.75 % for ages > 45 (principal + interest)		

Car Loans

New Cars	Interest	4.5% Flat	File Fees	BHD 80
Used Cars	Interest	5.5% Flat	File Fees	BHD 100

Loans Against Cash Collateral

File Fees ---	BHD 50	Interest --	To be decided by Management
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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

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
Copy of Transaction Documents ^① ----	BHD 5/Document
Outstanding Loan Balance Certificate ^{①④} -----	BHD 10 (Free once/year)

Release Letter ^① -----	Free within 6 months of facility closure (BHD 5 afterwards)
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Reference Letters / Embassy certificates ^① -----	BHD 10
MOIC Certificate -----	BHD 10
Audit Confirmation letter -----	BHD 15
Counting Coins -----	BHD 2 (Regardless of Amount)

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.