



## Banking Fees & Service Charges

Item	Amount
<b>Cheques</b>	
Issuance of first cheque books (25 leaf)	Free
Issuance of (25 leaf) cheque books	BHD 2.625
Counter Cheque	BHD 2.100
Dishonoured / Return Cheque (Refer to Drawer, Insufficient Funds, Represent & Not arranged for)	BHD 14.700
Stale cheque	BHD 10.000
Cheque is post-dated	BHD 10.000
Cheque is stale	BHD 10.000
Return Cheque (Other)	BHD 5.250
Stop Payment	BHD 5.250
<b>Deposit Accounts</b>	
Account closure	Free
<b>Services and Penalties</b>	
Processing coins charges per bag	BHD 1.050
Issuing of Manager Cheque or Certified Cheque	BHD 3.150
Cancellation of Manager Cheque or Certified Cheque	Free
Liability, credit facility outstanding balance / balance certificates *	Once a year – Free More than once a year - BHD 10.500
Issuance of Release of Liability Certificate	Within 6 months of loan / credit facility closure – Free After 6 months of loan / credit facility closure – BHD 5.250
Audit Confirmation	BHD 15.750
Cash deposit in foreign currency	Free
Cash withdrawals in foreign currency	Free
Overdrawn current account charges	BHD 10.000
Break of Time Deposit	BHD 10.500
<b>Statement - Cheque or Voucher copy</b>	
Printing of Account Statement **	Up to 2 times per year – Free More than 2 times per year – 315 fils per page, subject to a cap of BHD 5.250
<b>SWIFT Remittance</b>	
Outside Bahrain - Within GCC & International	BHD 5.250 plus correspondent bank charges if any
<b>Electronic Fund Transfer System (EFTS)</b>	
1. (Fawri+) NRT (Near Real Time) Payments	
NRT Payment (Up to BHD 100)	Free
NRT Payment (Above BHD 100 Up to BHD1,000)	105 Fils per transaction
Inside Bahrain Transfer (Within Bank or to Other Banks through EFTS)	105 Fils per transaction
2. (Fawri) DNS (Deferred Net Settlement) Batch Payments	
DNS Direct Credit (Salaries)	5.25 Fils per transaction
DNS Direct Credit (Other Than Salaries and up BHD 100)	Once a day – Free More than once a day – 105 Fils per transaction
DNS Direct Credit (Other Than Salaries and more than BHD 100)	105 Fils per transaction
3. (Fawateer) EBPP(Electronic Bill Payment Presentment) Payments	
EBPP Bill Payments	Free



### Banking Fees & Service Charges

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<b>L/C Charges</b>	
Issuing Commission with (Minimum)	1.575% p.a. with a minimum of BHD 31.5.
L/C Issuance SWIFT	BHD 26.25
<b>L/C Amendment</b>	
Commission for Extension & Increase, with (Minimum)	1.575% p.a. with a minimum of BHD 31.5.
Commission for other Amendments, with (Minimum)	BHD 26.250
L/C Amendment SWIFT	BHD 21.000
<b>L/G Charges</b>	
Issuance & Amendment (Minimum)	1.575% p.a. with a minimum of BD 26.25
Open Ended Guarantees (Charges after maturity until the original LG is provided.)	1.575% p.a. with a minimum of BD 15.75.
<b>Project Finance (Conventional)</b>	
Legal Fee	0.525% of outstanding with minimum BHD 157.500
Arrangement Fees ( Loans above BHD 50,000)	0.525% of outstanding
Commitment	0.525% of outstanding after 1 month
Restructuring	1.05% of outstanding with minimum of BD 157.500
Early Repayment Charges	2.1% of the Loan outstanding with minimum BHD 52.500
Renewal of Limit for Revolving Facilities	Financing < BD 50,000: 0.525% of of facility limit with with minimum BHD 157.500 Financing > BD 50,000: 1.05% of facility limit
<b>Project Finance (Islamic)</b>	
Disbursement in tranches for 2 <sup>nd</sup> & further tranches within maximum disbursement period of one year	BHD 63.000
Postponement of Installment	BHD 26.250
LC Finance Fee (Refinance)	BHD 42.000
Valuations, insurance costs, and government fees, including registration, notarization, release of title deed, etc.	Third party services – As billed by the relevant third party.
Change / Release of Loans Security	BD 26.25 + Third party charges as billed by the relevant third party Release of PDCs, personal guarantees, and issuance of release letters are free.
Change of loan repayment method	BHD 26.25
Bank Credit Reference - Credit report	BHD 10.500
Reallocating the Loan disbursement from capital expenditure to working capital	
Up to BHD 50,000/-	BHD 31.50
BHD 50,001 and above	BHD 52.50



## Banking Fees & Service Charges

Item	Amount
<b>Educational</b>	
<b>Conventional</b>	
Processing Fees	2.1% of total amount with minimum BHD 52.500
Legal Fees	1.05% of total amount with minimum BHD 52.500
Note	Processing and Legal Fee should not exceed BHD 157.5
Early Repayment Charges - Education Financing	1.05% of total amount with maximum BHD 105.000
<b>Islamic</b>	
Education Financing Administration Fees	BHD 105.000
<b>Fisheries &amp; Agriculture</b>	
Administration & Legal Fees	1.05% of total amount with minimum BHD 105.000
Disbursement fee for agriculture loans (applicable for each tranche)	BHD 26.250
Restructuring Fees	1.05% of total amount with minimum BHD 52.500
Postponement of Instalment	If offered by the bank – No fee If requested by the client, BHD 10.500 per postponement
Change of Security	BHD 21.000
Statement/Confirmation /Advice	BHD 10.500
Release of Security	BHD 10.500

\* No fee will be charged for liability letter addressed to Supreme Council for Women or Ministries or for Social housing purpose.

The Customer must declare the addressed parties as listed to be exempted from these fees.

\*\* No fee will be charged to orphans, widows, disabled customers, pensioners, individuals receiving subsidies from the Ministry of Labour and Social Affairs, Students and Bahraini Nationals with a monthly salary below BHD 250. The Customer must identify himself / herself confirming their category to be exempted from these fees.

**Note: The above fees and service charges are inclusive of VAT charge, wherever applicable.**