



Banking Tariffs & Charges

| Item | Amount | |
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| Cheques | | |
| Issuance of first cheque books (25 leaf) | Free | |
| Issuance of (25 leaf) cheque books | BHD 2.750 | |
| Counter Cheque | BHD 2.200 | |
| Dishonoured Cheque (Refer to Drawer, Insufficient Funds, Represent & Not arranged for) | BHD 15.400 | |
| Stale cheque | BHD 10.000 | |
| Cheque is post-dated | BHD 10.000 | |
| Cheque is stale | BHD 10.000 | |
| Return Cheque (Other) | BHD 5.500 | |
| Stop Payment | BHD 5.500 | |
| Deposit Accounts | | |
| Minimum Balance Charges | Free | |
| Account closure | Free | |
| Cash deposit in foreign currency | Free | |
| Cash withdrawals in foreign currency | Free | |
| Overdrawn current account charges | BHD 10.000 | |
| Break of Time Deposit | BHD 11.000 | |
| Dormant Account | BHD 5.500 | |
| Services and Penalties | | |
| Processing coins charges per bag | BHD 1.100 | |
| Issuing of Manager Cheque or Certified Cheque | BHD 3.300 | |
| 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 11.000 | |
| Issuance of Release of Liability Certificate | Within 6 months of loan / credit facility closure – Free After 6 months of loan / credit facility closure – BHD 5.500 | |
| Audit Confirmation | BHD 16.500 | |
| Statement - Cheque or Voucher copy | | |
| Printing of Account Statement ** | Up to 2 times per year – Free More than 2 times per year – 330 fils per page, subject to a cap of BHD 5.500 | |
| SWIFT Remittance | | |
| Outside Bahrain - Within GCC & International | BHD 5.500 plus correspondent bank charges if any | |
| Electronic Fund Transfer System (EFTS) | | |
| 1. (Fawri+) NRT (Near Real Time) Payments | | |
| NRT Payment (Up to BHD 100) | Free | |
| NRT Payment (Above BHD 100 Up to BHD1,000) | 110 Fils per transaction | |
| 2. (Fawri) DNS (Deferred Net Settlement) Batch Payments | BHD 0.000 | |
| DNS Direct Credit (Salaries) | 5.50 Fils per transaction | |
| DNS Direct Credit (Other Than Salaries and up BHD 100) | Once a day – Free More than once a day – 110 Fils per transaction | |
| DNS Direct Credit (Other Than Salaries and more than BHD 100) | 110 Fils per transaction | |
| 3. (Fawateer) EBPP (Electronic Bill Payment Presentment) Payments | BHD 0.000 | |
| EBPP Bill Payments | Free | |



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| Import Letter of Credit (LC) | |
| LC Issuance | 1.65% p.a. with a minimum of BHD 33. |
| Commission for Ammendments (Extension of validy or Increase in Value) | 1.65% p.a. with a minimum of BHD 33. |
| Commission for other amemdments | BHD 27.500 |
| Acceptance Commission | 1.65% p.a. with a minimum of BHD 33. |
| Bills under LC, but received on collection basis | 0.1375% minimum BHD 33 |
| Remittance Charges | BHD 38.500 |
| Inward Bills Collection | |
| Documentary Collection against payment or acceptance | 0.1375% minimum BHD 33 |
| Inward Bills for Collection return documents unpaid | 0.1375% minimum BHD 33 + Courier charges + Swift Charges + BD 30 |
| Communications | |
| SWIFT Charges - per Swift - Issuance | BHD 33.000 |
| SWIFT Charges - per Swift - Other | BHD 22.000 |
| L/G Charges | |
| Issuance & Amendment (Extension of validy or Increase in Value) | 3.3% p.a. with a minimum of BHD 33. |
| Other Amendments | BHD 22.000 |
| Open Ended Guarantees (Charges after maturity until the original LG is provided.)* | 3.3% p.a. with a minimum of BHD 33 |
| * Where the client fails to renew the LG or close the LG by returning the original LG, a minimum monthly charge of BD 33 will be applied. | |
| Project Finance (Conventional) | |
| Early Repayment Charges (Conventional) | 2.2% of the Loan outstanding with minimum BHD 55.000 |
| Project Finance – Other Fees (Conventional & Islamic) | |
| Disbursement in tranches for 2nd & further tranches within maximum disbursement period of one year | BHD 66.000 |
| Postponement of Installment | BHD 27.500 |
| LC Finance Fee (Refinance) | BHD 44.000 |
| 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 27.50 + 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 27.500 |
| Bank Credit Reference - Credit report | BHD 11.000 |
| Reallocating the Loan disbursement from capital expenditure to working capital | |
| Up to BHD 50,000/- | BHD 33.000 |
| BHD 50,001 and above | BHD 55.000 |



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|--|--|--|
| Educational | | |
| Conventional | | |
| Processing Fees | BHD 55.000 | |
| Legal Fees | BHD 55.000 | |
| Early Repayment Charges - Education Financing | 1.1% of total amount with maximum BHD 110.000 | |
| Islamic | | |
| Education Financing Administration Fees | BHD 110.000 | |
| Fisheries & Agriculture | | |
| Administration & Legal Fees | BHD 110.000 | |
| Disbursement fee for agriculture loans (applicable for each tranche) | BHD 27.500 | |
| Restructuring Fees | 1.10% of total amount with minimum BHD 55.000 | |
| Early Repayment Charges | Free | |
| Postponement of Instalment | If offered by the bank – No fee If requested by the client, BHD 11.000 per postponement | |
| Change of Security | BHD 22.000 | |
| Statement/Confirmation /Advice | BHD 11.000 | |
| Release of Security | BHD 11.000 | |

Export Bahrain Discounts: To help encourage Bahraini Exporters all companies referred to the Bank via Export Bahrain are eligible for reduced rates on LGs, LCs & Loan Administration Fees.

* 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 form the Ministry of Labour and Social Affairs, Students and Bahraini Nationals with a monthly salary below BHD 250. Such clients should contact their branch with proof of their special status for exemption.

For availing loans customers must maintain a current account with the Bank.

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