



Banking Fees & Service Charges

Item	Amount
Cheques	
Issuance of first cheque books (25 leaf)	Free
Issuance of (25 leaf) cheque books	BHD 2.625
Counter Cheque	BHD 2.100
Dishonoured 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
Deposit Accounts	
Account closure	Free
Services and Penalties	
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
Statement - Cheque or Voucher copy	
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
SWIFT Remittance	
Outside Bahrain - Within GCC & International	BHD 5.250 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)	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



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Item	Amount
Educational	
Conventional	
Processing Fees	BHD 52.500
Legal Fees	BHD 52.500
Early Repayment Charges - Education Financing	1.05% of total amount with maximum BHD 105.000
Islamic	
Education Financing Administration Fees	BHD 105.000
Fisheries & Agriculture	
Administration & Legal Fees	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.