

Banking Fees & Service Charges

Cheques	Amount
Issuance of first cheque books (25 leaf)	Free
Issuance of (25 leaf) cheque books	BHD 2.500
Counter Cheque	BHD 2.000
Dishonoured / Return Cheque (Refer to Drawer, Represent & Not arranged for)	BHD 14.000
Stale cheque	BHD 10.000
Cheque is post-dated	BHD 10.000
Cheque is stale	BHD 10.000
Return Cheque (Other Reasons)	BHD 5.000
Stop Payment	BHD 5.000
Deposit Accounts	Amount
Account closure	Free
Services and Penalties	Amount
Processing coins charges per bag	BHD 1.000
Issuing of Manager Cheque or Certified Cheque	BHD 3.000
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 10.000
Issuance of Release of Liability Certificate	Within 6 months of loan / credit facility closure – Free After 6 months of loan / credit facility closure – BHD 5.000
Cash deposit in foreign currency	Free
Cash withdrawals in foreign currency	Free
Break of Time Deposit	BHD 10.000
Statement - Cheque or Voucher copy	Amount
Printing of Account Statement **	Up to 2 times per year – Free More than 2 times per year – 300 fils per page, subject to a cap of BHD 5
SWIFT Remittance	Amount
Outside Bahrain - Within GCC and international	BHD 5.000 plus correspondent bank charges if any
Electronic Fund Transfer System (EFTS)	Amount
1. (Fawri+) NRT (Near Real Time) Payments	
• NRT Payment (Up to BHD 100)	Free
• NRT Payment (Above BHD 100 Up to BHD 1,000)	100 Fils per transaction
• Inside Bahrain Transfer (Within Bank or to other Banks through EFTS)	100 Fils per transaction
2. (Fawri) DNS (Deferred Net Settlement) Batch Payments	
• DNS Direct Credit(Salaries)	5 Fils per transaction
• DNS Direct Credit(Other Than Salaries)	100 Fils per transaction
3. (Fawateer) EBPP(Electronic Bill Payment Presentment) Payments	
• EBPP Bill Payments	Free
L/C Charges	Amount
Issuing Commission with (Minimum)	BHD 30.000
By SWIFT	BHD 25.000
L/C Amendment	Amount
Commission for Extension & Increase, with (Minimum)	BHD 30.000
Commission for other Amendments, with (Minimum)	BHD 25.000
SWIFT	BHD 11.000
L/G Charges	Amount
Issuance & Amendment (Minimum)	BHD 25.000
Monthly Commission 1/8 per month with (Minimum)	BHD 15.000

Project Finance	Amount
Legal Fee	0.5% with minimum BHD 100.000
Valuations, insurance costs, and government fees, including registration, notarization, release of title deed, etc.	Third party services – As billed by the relevant third party
Arrangement Fees (Loans above BHD 50,000)	0.5% of total amount
Monitoring Fees (Loans above BHD 50,000)	0.5% upfront & annually
Commitment	0.5% after 1 month
Restructuring	1% of Loan outstanding
Postponement of Installment	If offered by the bank – No fee If requested by the client, BHD 10 per postponement
Early Repayment Charges	2% of the Loan outstanding with minimum BHD 50
Change Loans Security below BHD 50K	BHD 50.000
Change Loans Security BHD 50K & above	0.1% with minimum BHD 150.000
Renewal of the Facility	0.1% with minimum BHD 250.000
Release of security	BHD 25.000
Disbursement	Amount
Disbursement in tranches for 2nd & further tranches within maximum disbursement period of one year	0.30%
Drawn amount up to BHD 50K	1% with minimum BHD 30.000
Drawn amount above BHD 50K	0.25% flat
Refinance Fee	BHD 35.000
Bank Credit Reference - Credit report	BHD 10.000
Reallocating the loan disbursement from capital expenditure to working capital	3% with minimum BHD 30.000
Islamic	Amount
Expenditure / Working Capital Administration (Murabaha/Ijarah)	BHD 150.000
Management Fees	Amount
Amount BHD 3,000 to BHD 10,000	Free
Amount BHD 10,001 to BHD 20,000	BHD 100.000
Amount BHD 20,001 to BHD 35,000	BHD 150.000
Amount BHD 35,001 to BHD 50,000	BHD 250.000
Tamkeen Guaranteed Schemes - Islamic Administration Fee	Amount
Up to BD 50,000/-	BHD 150.000
BHD 50,001 to BHD 100,000/-	BHD 300.000
BHD 100,001 to BHD 150,000/-	BHD 450.000
BHD 150,001 to BHD 200,000/-	BHD 600.000
BHD 200,001 & Above	BHD 750.000
Educational	Amount
	Conventional
Processing Fees	2% of total amount with minimum BHD 50.000
Legal Fees	1% of total amount with minimum BHD 50.000 Processing and Legal Fee should not exceed BHD 150
Early Repayment Charges	1% of total amount with maximum BHD 100.000
	Islamic
Administration Fees	BHD 100.000
Fisheries	Amount
Administration & Legal Fees	1% of total amount with minimum BHD 100.000
Restructuring Fees	1% of total amount with minimum BHD 50.000
Postponement of Installment	If offered by the bank – No fee If requested by the client, BHD 10 per postponement
Change of Security	BHD 20.000
Statement/Confirmation /Advice	BHD 10.000
Release of Security	BHD 10.000

Agriculture	Amount
Administration & Legal Fees	1% of total amount with minimum BHD 100.000
Applicable for each tranche	BHD 25.000
Reschedule of loan outstanding	1% of Loan outstanding with minimum BHD 50.000
Postponement of installment	If offered by the bank – No fee If requested by the client, BHD 10 per postponement
Change of Security	BHD 20.000
Statement/Confirmation /Advice	BHD 10.000
Release of Security	BHD 10.000

* 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. The Customer must identify himself / herself confirming their category to be exempted from these fees.