



Banking Fees & Service Charges

Cheques		Amount
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	14.000
Stale cheque	BHD	10.000
Cheque is post-dated	BHD	10.000
Cheque is stale	BHD	10.000
Return Cheque (Other)	BHD	5.000
Stop Payment	BHD	5.250
Deposit Accounts		Amount
Account closure	Free	
Services and Penalties		Amount
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		Amount
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	
SWIF Remittance		Amount
Outside Bahrain - Within GCC & International	BHD 5.250 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 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 Fils per transaction + 5% VAT on total transactions charge	
DNS Direct Credit (Other Than Salaries and up BHD 100)	Once a day – Free More than once a day – 105 Fils	
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	
L/C Charges		Amount
Issuing Commission with (Minimum)	BHD	31.500
SWIFT	BHD	26.250
L/C Amendment		Amount
Commission for Extension & Increase, with (Minimum)	BHD	31.500
Commission for other Amendments, with (Minimum)	BHD	26.250
SWIFT	BHD	11.550
L/G Charges		Amount
Issuance & Amendment (Minimum)	BHD	26.250
Monthly Commission 1/8 per month with (Minimum)	BHD	15.750



Project Finance	Amount
Legal Fee	0.525% with minimum BHD 105.000
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)	0.525% of total Amount
Monitoring Fees (above BHD 50,000)	0.525% upfront & annually
Commitment	0.525% after 1 month
Restructuring	1.05% of Loan outstanding
Postponement of Installment	If offered by the bank – No fee If requested by the client, BHD 10.500 per postponement
Early Repayment Charges	2.1% of the Loan outstanding with minimum BHD 52.500
Change Loans Security below BHD 50K	BHD 52.500
Change Loans Security below BHD 50K & Above	0.105% with minimum BHD 157.500
Renewal of the Facility	0.105% with minimum BHD 262.500
Release of security	BHD 26.250
Disbursement Fees	Amount
Disbursement in tranches for 2 nd & further tranches within maximum disbursement period of one year	0.315%
Drawn amount up to BHD 50K	1.05% with minimum BHD 31.500
Drawn amount above BHD 50K	0.26% flat
Refinance Fee	BHD 36.750
Bank Credit Reference - Credit report	BHD 10.500
Reallocating the Loan disbursement from capital expenditure to working capital	3.15% with minimum BHD 31.500
Islamic	Amount
Expenditure / Working Capital Administration (Murabaha/ Ijarah)	BHD 157.500
Management Fees	Amount
Amount BHD 3,000 to BHD 10,000	Free
Amount BHD 10,001 to BHD 20,000	BHD 105.000
Amount BHD 20,001 to BHD 35,000	BHD 157.500
Amount BHD 35,001 to BHD 50,000	BHD 262.500
Tamkeen Guaranteed Scheme - Islamic Administration Fee	Amount
Up to BHD 50,000	BHD 157.500
BHD 50,001 to BHD 100,000/-	BHD 315.000
BHD 100,001 to BHD 150,000/-	BHD 472.500
BHD 150,001 to BHD 200,000/-	BHD 630.000
BHD 200,001 & Above	BHD 787.500
Educational	Amount
Conventional	
Processing Fees	2.1% of total amount with minimum BHD 52.500
Legal Fees	1.05% of total amount with minimum BHD 52.500 Processing and Legal Fee should not exceed BHD 157.5
Early Repayment Charges	1.05% of total amount with maximum BHD 105.000
Islamic	
Administration Fees	BHD 105.000
Fisheries	Amount
Administration & Legal Fees	1.05% of total amount with minimum BHD 105.000
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



Agriculture	Amount
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
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 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.