

Banking Fees & Service Charges

| Cheques | Amount |
|---|-------------------------------|
| Issuance of first cheque books (25 leaf) | Free |
| Issuance of (25 leaf) cheque books | BHD 3.000 |
| Counter Cheque | BHD 2.000 |
| 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) | BHD 5.000 |
| Stop Payment | BHD 10.000 |
| Break of Time Deposit | BHD 10.000 |
| Deposit Accounts | Amount |
| Account closed within 6 months | BHD 5.000 |
| Services and Penalties | Amount |
| Processing coins charges per bag | BHD 1.000 |
| Cancellation of Manager Cheque | BHD 3.000 |
| Issuing of Balance Certificate | BHD 10.000 |
| Issuance of release of liability Certificate | BHD 10.000 |
| Cash deposit in foreign currency | 1% |
| Cash withdrawals in foreign currency | 1% |
| Overdrawn current account charges | BHD 10.000 |
| Statement - Cheque or Voucher copy | Amount |
| Up to 3 years per page | BHD 1.000 |
| Over 3 years per page | BHD 3.000 |
| Remittance | Amount |
| Issuing of Manager Cheque | BHD 3.000 |
| SWIFT transfer within GCC (in Gulf currency) | BHD 7.000 |
| SWIFT transfer in USD, GBP & EUR. | BHD 8.000 |
| Other currencies | BHD 9.000 |
| Electronic Fund Transfer System (EFTS) | Amount |
| 1. NRT (Near Real Time) Payments | |
| • NRT Payment (Up to BHD 100) | Free |
| • NRT Payment (Above BHD 100 Up to BHD1,000) | 0.100 Fils per transaction |
| 2. DNS (Deferred Net Settlement) Batch Payments | |
| • DNS Direct Credit(Salaries) | 0.005 Fils per transaction |
| • DNS Direct Credit(Other Than Salaries) | 0.100 Fils per transaction |
| 3. 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 |
| 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 (not more than 30 days) | Higher of loan contract rate + 3% p.a. of installment amount with minimum BHD 25 |
| Early Repayment Charges | 2% of the Loan outstanding with minimum BHD 50.000 |
| 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 2 nd & 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 and 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 150.000 |
| 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 | BHD 20.000 per month |
| 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 | BHD 20.000 per month |
| Change of Security | BHD 20.000 |
| Statement/Confirmation /Advice | BHD 10.000 |
| Release of Security | BHD 10.000 |