

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
Return Cheque (Other)	BHD 5.000
Stop Payment	BHD 10.000
Break of Time Deposit	BHD 10.000
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
Overdrawn current account with O/D limit 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. (Fawri+) – 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. (Fawri) – 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. (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
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	minimum 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