

## Banking Fees and Service Charges

Amount (BHD)

Cheques	
Issuance of first cheque books (25 leaf)	Free
Issuance of (25 leaf) cheque books	2.750
Counter Cheque BHD 2.200	2.200
Dishonored Cheque (Refer to Drawer, Insufficient Funds, Represent & Not arranged for)	15.400
Stale cheque	10.000
Cheque is post-dated	10.000
Stop Payment	5.500
Return Cheque (Other)	5.500
Deposit Accounts	
Minimum Balance Charges: Current Account	Free
Minimum Balance Charges: Tijara Call Account	3.000
Account closure	Free
Cash deposit in foreign currency	Free
Cash withdrawals in foreign currency	Free
Overdrawn current account charges	10.000
Break of Time Deposit	11.000
Dormant Account	5.500
Services and Penalties	
Processing coins charges per bag	1.100
Issuing of Manager Cheque or Certified Cheque	3.300
Cancellation of Manager Cheque or Certified Cheque	Free
Liability, credit facility outstanding balance / balance certificates	Free once a year, 11.000 more than once
Issuance of Release of Liability Certificate	Free within 6 months of closure, 5.500 thereafter.
Audit Confirmation	16.500
Electronic Fund Transfer System (EFTS) & SWIFT Remittance	
Fawri+ up to BHD 100	Free
Fawri+ more than BHD 100 up to BHD 1,000	110 fils
Fawri	110 fils
Fawri – Salaries	5.500 per transaction
Fawateer	Free
Per Swift – Issuance	33.000
Per Swift – Other	22.000
Outside Bahrain - Within GCC & International	5.500 + correspondent bank charges
Import Letter of Credit (LC)	
LC Issuance	1.65% p.a. (minimum of BHD 33.000)
Commission for Amendment	
Acceptance Commission	0.1375% p.a. (minimum of 27.500)
Commission for other amendments	
Bills under LC, but received on collection basis	
Remittance Charges	38.500

Amount (BHD)

Inward Bills Collection	
Documentary Collection against payment or acceptance	1.65% p.a. (minimum of 33.000)
Inward Bills for Collection / Return documents unpaid (subject to additional Courier + Swift Charges + BHD 30.000)	1.65% p.a. (minimum of 33.000)
Letter of Guarantee (LG)	
Issuance & amendment (Extension of validity or increase in value)	3.3% p.a. (Minimum of BHD 33.000)
Other Amendments	BHD 22.000
Open Ended Guarantees (Charges after maturity until the original LG is provided.) *	3.3% p.a. (Minimum of BHD 33.000)
* Where the client fails to renew the LG or close the LG by returning the original LG, a minimum monthly charge of BD 33 will be applied.	
Retail Facilities (Education, Fisheries & Agriculture)	
Processing, Legal and/or Admin Fees	Up to 110.000
Early Repayment	1.1% with cap of 110.000
Disbursement fee (for tranche-able facilities)	27.000 per tranche
Restructuring Fees	1.1% of total amount with minimum 5.500
Postponement of Instalment	11.000
Change of Security	22.000
Statement/Confirmation /Advice	11.000
Release of Security	11.000
Other Charges	
Printing of Account Statement	Up to 2 times per year: Free More than 2 times per year: 330 fils per page, subject to a cap of BHD 5.500
Inward Bills Collection Documentary Collection against payment or acceptance	1.65% p.a. (minimum of 33.000)
Project Finance (Conventional)	
Early Repayment Charges (Conventional)	2.2% of the outstanding balance (Minimum of BHD 55.000)

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<b>Project Finance – Other Fees (Conventional &amp; Islamic)</b>	
Disbursement in tranches for 2 <sup>nd</sup> & further tranches within maximum disbursement period of one year	BHD 66.000
Postponement of installment	BHD 27.500
LC Finance Fee (Refinance)	BHD 44.000
Valuations, insurance costs, and government fees including registration, notarization, release of title deed, etc.	As billed by the relevant Third-Party Services Provider
Charges / Release of Loans Security	BHD 27.5000 + Third party charges as billed by the relevant third-party service provider. <i>Release of PDCs, personal guarantees and issuance of release letters are free.</i>
Change of loan repayment method	BHD 27.500
Bank Credit Reference – Credit Report	BHD 11.000
<b>Reallocating the loan disbursement from capital expenditure to working capital:</b>	
Up to BHD55,000/-	BHD 33.000
BHD50,001 and above	BHD 55.000
<b>Export Bahrain Discounts:</b>	
To help encourage Bahraini Exporters, all companies referred to the Bank via Export Bahrain are eligible for reduced rates on LGs, LCs & Loan Administration Fees.	

*As per CBB guidelines minimum balance charges on accounts, ad hoc/re-print statements, and over the counter cash withdrawals are waived for orphans, widows, pensioners, individuals receiving social subsidies from the ministry of labor & Social Development, students and Bahraini and non Bahraini nationals with monthly salary below BD 250.*

*No fee will be charged for liability letter addressed to Supreme Council for Women or Ministries or for Social Housing.*

*All fees and charges are inclusive of 10% Value Added Tax (VAT).*