



Banking Fees & Service Charges

| Item | Amount |
|--|--|
| Cheques | |
| Issuance of first cheque books (25 leaf) | Free |
| Issuance of (25 leaf) cheque books | BHD 2.750 |
| Counter Cheque | BHD 2.200 |
| Dishonoured Cheque (Refer to Drawer, Insufficient Funds, Represent & Not arranged for) | BHD 15.400 |
| Stale cheque | BHD 10.000 |
| Cheque is post-dated | BHD 10.000 |
| Cheque is stale | BHD 10.000 |
| Return Cheque (Other) | BHD 5.500 |
| Stop Payment | BHD 5.500 |
| Deposit Accounts | |
| Account closure | Free |
| Services and Penalties | |
| Processing coins charges per bag | BHD 1.100 |
| Issuing of Manager Cheque or Certified Cheque | BHD 3.300 |
| 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 11.000 |
| Issuance of Release of Liability Certificate | Within 6 months of loan / credit facility closure – Free After 6 months of loan / credit facility closure – BHD 5.500 |
| Audit Confirmation | BHD 16.500 |
| Cash deposit in foreign currency | Free |
| Cash withdrawals in foreign currency | Free |
| Overdrawn current account charges | BHD 10.000 |
| Break of Time Deposit | BHD 11.000 |
| Statement - Cheque or Voucher copy | |
| 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 |
| SWIFT Remittance | |
| Outside Bahrain - Within GCC & International | BHD 5.500 plus correspondent bank charges if any |
| Electronic Fund Transfer System (EFTS) | |
| 1. (Fawri+) NRT (Near Real Time) Payments | |
| NRT Payment (Up to BHD 100) | Free |
| NRT Payment (Above BHD 100 Up to BHD1,000) | 110 Fils per transaction |
| 2. (Fawri) DNS (Deferred Net Settlement) Batch Payments | |
| DNS Direct Credit (Salaries) | 5.5 Fils per transaction |
| DNS Direct Credit (Other Than Salaries and up BHD 100) | Once a day – Free More than once a day – 110 Fils per transaction |
| DNS Direct Credit (Other Than Salaries and more than BHD 100) | 110 Fils per transaction |
| 3. (Fawateer) EBPP(Electronic Bill Payment Presentment) Payments | |
| EBPP Bill Payments | Free |



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|--|--|
| Educational | |
| Conventional | |
| Processing Fees | 55 |
| Legal Fees | 55 |
| Early Repayment Charges - Education Financing | 1.10% of total amount with maximum BHD 110.000 |
| Islamic | |
| Education Financing Administration Fees | BHD 110.000 |
| Fisheries & Agriculture | |
| Administration & Legal Fees | BHD 110.000 |
| Disbursement fee for agriculture loans (applicable for each tranche) | BHD 27.500 |
| Restructuring Fees | 1.10% of total amount with minimum BHD 55.000 |
| Postponement of Instalment | If offered by the bank – No fee If requested by the client, BHD 11.000 per postponement |
| Change of Security | BHD 22.000 |
| Statement/Confirmation /Advice | BHD 11.000 |
| Release of Security | BHD 11.000 |

* 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 from 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.

Note: The above fees and service charges are inclusive of VAT charge, wherever applicable.