

Schedule of fees and charges

Fees in BHD and USD Inclusive of VAT

Fees equivalent in account currency will be applied in the case of foreign currency accounts.



Account

	alburaq
Account Opening in Bahraini Dinar	Free
Account Opening in Foreign Currency	Free
Minimum Balance Requirement	None
Annual Subscription Fee	None
Dormant Account Fee	5.500

Service Charges

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Account Statement via Service Centre	Free
Reference Letter	Free

Debit Cards

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Debit Card - First Issue	Free
Debit Card - Renewal	Free
Debit Card - Replacement	5.500
ATM Balance Enquiry - Bahrain	Free
ATM Balance Enquiry - GCC	1.100
ATM Balance Enquiry - International	2.200
ATM Cash Withdrawal - Bahrain	Free
ATM Cash Withdrawal - GCC	1.100
ATM Cash Withdrawal - International	3.30% of the amount
ATM Cash Withdrawal - using payment wallets (Worldwide)	3.30% of the amount
ATM Balance Enquiry - using payment wallets (Worldwide)	2.200
POS and Online Transactions - Bahrain	Free
POS and Online Transactions In The Same Currency (For example, using your USD account for a USD transaction)	Free
POS and Online Transactions Different From Account Currency (For example, using your BHD account for a USD transaction)	3.30% of the amount

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Remittances & Payments

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Inward Remittance in Bahraini Dinar	Free
Inward Remittance in Foreign Currency	Free
Transfer Between ila Accounts	Free
Fawri + (for Amounts Up to BHD 100)	Free
Fawri + (for Amounts Over BHD 100)	0.110 per transfer
Fawri	0.110 per transfer
Fawateer	Free
RTGS Within Bahrain	0.440
International Payments - (Correspondent Bank Charges May Apply Separately)	5.500
Local Payments - SWIFT (Correspondent Bank Charges May Apply Separately)	5.500
Manager's Cheque - Issue	3.300
Foreign Currency Cheque Collection	26.189

Wakala Investment

	alburaq
Early Withdrawal Fee - For Investments in Bahraini Dinars	BHD 11.000
Early Withdrawal Fee - For Investments in US Dollars	USD 16.50

Note:

The Bank may, in its sole discretion, allow early withdrawal of the whole of the Wakala Investment. The Customer accepts that by doing so, the Wakala Investment may be subject to a lower anticipated profit and early withdrawal fee.