



# Schedule of Fees & Charges

Fees in BHD

## Current Account

Account Opening in Bahraini Dinar	Free
Account Opening in Foreign Currency	Free
Initial Deposit	Free
Minimum Balance Requirement	Free
Minimum Balance Violation	Free
Dormant Account Fee	Free

## Service Charges

Account Closing	Free
Account Statement via App	Free
VAT Invoice via App	Free
Mini Statement via ATM	Free
Account Statement from the Service Center	Free
<small>Free twice a year; 300 fils per page thereafter, maximum BDS</small>	
Balance Certificate	5.000
Reference Letter	5.000
Set up Standing Order	Free
Standing Order Cancellation	Free
Insufficient Balance for Standing Order	Free

## Debit Cards

ATM Card - Issue	Free
ATM Card - Renewal	Free
ATM Card - Replacement	5.000
ATM PIN - Issue	Free
ATM PIN - Reissue	Free
ATM Cash Withdrawal - Bahrain	Free
ATM Cash Withdrawal - GCCNet	1.000
ATM Cash Withdrawal - Overseas	2.0%
ATM Balance Enquiry - Bahrain	Free
ATM Balance Enquiry - GCC	1.000

ATM Balance Enquiry - Overseas	1.000
Local POS transactions in BHD	Free
International Spend/ Purchase (POS, eCommerce) for cross currency transactions	2.0%
Cash withdrawal - Foreign Currency from Foreign Currency Account	Free
Cash deposit - Foreign Currency into Foreign Currency Account	Free

## Remittances and payments

Issue Managers Cheque	3.000
Cancel Managers Cheque	Free
Overseas Cheque Collection	30.000
Inward Remittance - in Bahraini Dinar	Free
Inward Remittance - in Foreign currency	Free
Transfers Between ila Accounts	Free
Fawri+ (for amounts up to BHD 100)	Free
Fawri+ (for amounts over BHD 100)	0.100
Fawri	0.100
Fawateer	Free
International Payments <small>plus applicable correspondent bank charges*</small>	5.000

## Overdraft

Unauthorized Overdraft (per instance of OD)	5.000
Interest	3.0%

## Premium banking

Annual subscription to Premium	50.000
Annual subscription to Premium+	100.000

\*Correspondent bank charges will be recovered on actual  
Does not include VAT, will be recovered wherever applicable  
For accounts in other currencies, equivalent in account currency will be recovered