

# Fees and Service Charges

## Deposit Accounts Fees \*

Below minimum balance charges (Weighted average monthly balance):

	Retail Accounts	Corporate Accounts
Saving/Salary Transfer Account	BD 1 (Balance below BD 20)	
Supersaver Account	BD 1 (Balance below BD 20)	BD 10 (Balance below BD 200)
Current Account**	BD 5 (Balance below BD 300)	BD 20 (Balance below BD 500)
Al Mazaya Account	BD 3 (Balance below BD 100)	
Call Account	BD 5 (Balance below BD 1000)	
Starmaker Account	No charges	
Money Maker Account (Foreign Currency Accounts)	BD 5 (Balance below USD 2000 or equivalent)	BD 5 (Balance below USD 2000 or equivalent)
Cash withdrawals for Money Maker Accounts only	Free	1.1% of withdrawal amount for same currency. Different currency no charge. Moreover, maximum number of withdrawals 3 times a month (a fee of BD 2.200 for each additional withdrawal)

\* No minimum balance fees will be charged to customers with special needs, orphans, widows, pensioners, individuals receiving social subsidies from the Ministry of Labour & Social Affairs, students and individuals with a monthly salary below BD 250. The customer must identify himself / herself confirming their category to be exempted from these fees. The fee waiver is applicable to Saving/Salary Transfer, Supersaver, Current and Starmaker Accounts holders only.

\*\* For Retail Current accounts only, if the bank accommodates a foreign currency Current account, then deposits and withdrawals will be for free (Counter Cheques if requested will be still charged BD 2.200 per Cheque).

## Al Hayrat Gift Certificate \*

Early withdrawal Charge (before one month freeze period from the redemption date)	BD 11
Re-Issue Charge	BD 11
Cancellation Charge	BD 11

\* The above charges are only applicable to Al Hayrat Gift Certificates. There are no withdrawal or cancellation charges for Al Hayrat Deposit Accounts.

## Certificate of Deposit Account \*

Subscription Fees	BD 11
Early Withdrawal Charge	BD 11

\*This product may be available from time to time only.

## Debit Cards \*

First issue of card and PIN	Free
Replacement of card and PIN	BD 5.500
Replacement of PIN (by PIN Mailer)	BD 2.200
Replacement of PIN (by SMS)	BD 2.200
GCCNET withdrawal fee	BD 1.100
GCCNET balance inquiry	413 Fils
POS outside Bahrain	3.3% of the amount
International withdrawal from ATMs (located outside Bahrain and GCC countries)	3.3% of the amount
International balance inquiry from ATMs (located outside Bahrain and GCC countries)	BD 1.100

\*ATM balance inquiries and cash withdrawal transactions done via Apple Pay, Garmin Pay, Fitbit Pay and Samsung Wallet will be charged the ATM international cash withdrawal/balance inquiry fees even if done locally.

## Loans

<b>Consumer Loans</b>	
Handling Fees*	BD 110
Early settlement	The lower of 1.1% of outstanding balance or BD 110
<b>Car Loans</b>	
Handling Fees	BD 110
Early Settlement	The lower of 1.1% of outstanding balance or BD 110
<b>Mortgage Loans</b>	
Handling Fees	BD 220 for loans up to BD 150,000 BD 330 for loans above BD 150,000 and not exceeding BD 250,000 BD 550 for loans above BD 250,000
Early Settlement	The lower of 0.825% of outstanding balance or BD 220
<b>Investment Mortgage Loans (Non-Residential)</b>	
Handling Fees	BD 550
Administration Fees	1.1% of loan amount
Early Settlement	3.2% of outstanding balance
Partial Payment Fees	BD 550
<b>Mortgage and Investment Mortgage Loans, special request fees, post loan disbursement</b>	
Split Title Deed	BD 220
Merge Title Deeds	BD 220
Swap Title Deed with another Title Deed	BD 165
Remove Title Deed (before loan settlement)	BD 165
Add Corner Plot to Existing Title Deed	BD 110
Add/Change/Modify Title Deed Ownership (after loan disbursement and completion of ownership transfer and mortgage)	BD 165
Loan reschedule	BD 11
<b>Cash Collateralized</b>	
Loan against Fixed Deposit and Al Hayrat	BD 110
Over draft against Fixed Deposit and Al Hayrat	BD 110
Annual Over draft renewal Fees	BD 110
<b>Other Service Fees</b>	
Partial Payment Fees	BD 38.500
Late Payment Penalty (for Consumer, Car, Mortgage and Investment Mortgage loans)	1.25% of the installment amount subject to a minimum of BD 15
Late payment penalty (for Cash Collateralized Facilities)	Penalty interest of 2% per annum above the contract rate shall be charged on the outstanding amount during the overdue period
Postponement of installment	BD 11 per installment
Balance Certificate Letter (Outstanding Amount)**	Free (Once a year) BD 11 (More than once a year)
Release Letter (Loan settlement certificate)	Free (within 6 months of loan/credit facility closure) BD 5.500 (after 6 months of loan/credit facility closure)
No liability Letter**	Free (Once a year) BD 11 (More than once a year)

\*No handling fees will be charged for top up loans.

\*\*No Liability Letter and Balance Certificate Letter addressed to Supreme Council for Women or Ministries or for Social Housing purpose are free.

Effective 1<sup>st</sup> March 2024

Note: The above fees and service charges are inclusive of VAT, wherever applicable.  
Licensed by the Central Bank of Bahrain as a conventional Retail Bank

## Other Fees

Safe deposit lockers (annual rental):

Main Branch		Isa Town Financial Mall	
Size	Price	Size	Price
12x4	BD 55	10x3	BD 71.500
12x8	BD 110	10x5	BD 99
12x12	BD 132	10x10	BD 165
12x18	BD 220		
12x36	BD 330		
Insurance deposit for safe deposit lockers (refundable):			BD 75
Safe Deposit Locker Key(s) replacement Fee (Incase the key(s) are lost or damaged)			BD 82.500
Coins processing charge per bag (each bag contains 500 coins)			550 Fils per bag
Over the Counter withdrawal of BD 700 and less*			BD 1.100
Issue of balance certificate for Retail			BD 5.500
Issue of balance certificate for Corporate			BD 11
IBAN Letter (Retail / Corporate)			BD 5.500
Issue of Account Closure Confirmation (Based on Customer Request) (Retail/Corporate)			BD 5.500
Audit Confirmation			BD 27.500
On Demand Certificate (Customized letter)			BD 11
Dormant Account(s) Fee			BD 5.500 per customer per dormancy incident
<b>Copy of Cheque or voucher:</b>			
Backdated to one year			BD 1.100 per cheque/voucher, min of BD 3.300 or max of BD 55
Backdated to above one year			BD 2.200 per cheque/voucher, min of BD 5.500 or max of BD 110
<b>Copy of Account Statement (Individuals/Retail accounts):*</b>			
Up to 2 times per year			Free
More than 2 times per year			330 Fils per page, subject to a cap of BD 5.500
<b>Copy of Account Statement (Non Individuals/Corporate accounts):</b>			
Backdated to one year			BD 1.100 per page, min of BD 3.300 or max of BD 55
Backdated to above one year			BD 2.200 per page, min of BD 5.500 or max of BD 110
<b>Penalty for Premature withdrawal of fixed deposit before completion of 1 month</b>			
After one month			BD 15 and no interest will be paid BD 15 plus Penalty of 1.5% less the interest rate applicable for the period the deposit was held

BD 1.100 per cheque/voucher, min of BD 3.300 or max of BD 55

BD 2.200 per cheque/voucher, min of BD 5.500 or max of BD 110

Free

330 Fils per page, subject to a cap of BD 5.500

BD 1.100 per page, min of BD 3.300 or max of BD 55

BD 2.200 per page, min of BD 5.500 or max of BD 110

BD 15 and no interest will be paid

BD 15 plus Penalty of 1.5% less the interest rate applicable for the period the deposit was held

BD 11

BD 11

By Post: BD 5.500 per month

By Email: free

\* This fee will not be charged to customers with special needs, orphans, widows, pensioners, individuals receiving social subsidies from the Ministry of Labour & Social Affairs, students and individuals with a monthly salary below BD 250. The customer must identify himself / herself confirming their category to be exempted from these fees.

## Cheques

Counter cheques	BD 2.200 per cheque
Cheque book (50 leaves)	BD 5.500
E-Cheque (25 Cheques)	BD 2.750
E-Cheque (50 Cheques)	BD 5.500
Returned cheques (Refer to Drawer, Represent or Not Arranged For, ... etc)	BD 15.400
Stop cheque	BD 5.500 Per cheque
Certified Cheques for Retail accounts	BD 3.300
Certified Cheques for Corporate Accounts	0.137% of Cheque amount subject to a minimum of BD 5.500
Cancellation of Certified Cheques (retail and corporate)	Free
International Cheque/Demand Draft Collection Services (for applicable countries only)	Fee calculated as 1/1000* BHD equivalent value of the Cheque/ Demand Draft amount (Minimum BD 2.200 and Maximum BD 27.500 inclusive of VAT). Additional Courier charges for sending the Cheque/Demand Draft for collection will apply (BD 6.600 within Bahrain, BD 8.800 within GCC and BD 11 inclusive of VAT for international) in addition to the Correspondent Bank/Paying Bank Fee (which will be deducted from the payment instrument proceeds).

## Standing Order

Internal payments within BBK	Free
Setup fees for External payments	Free
Amendments and Cancellation	Free
Penalty for insufficient funds	BD 10

## Remittances/Payments to other Banks Fees \*

Issue Demand Draft/ Cashier's Order	BD 3.300
Cancellation or stop payment of Demand Draft	BD 5.500
Cancellation of Cashier Order	Free
Stop Payment of Cashier Order	BD 5.500
Reissue old Demand Draft & old Cashier Order	BD 3.300
Wrong Information provided by customer for TT/Amendment of information request	BD 5.500
Telex transfer refund request to BBK	BD 2.200
Telex confirmation	BD 5.500
<b>Wire Transfer **</b>	
Within Bahrain - BHD currency transfer (RTGS)	440 Fils
Within GCC Countries (RTGS)	BD 5.500
Within GCC countries (SWIFT)	BD 5.500
Rest of the World (SWIFT)	BD 5.500
Within Bahrain - non BHD currency transfer	Similar to within GCC Countries or Rest of the World fees depending on Currency requested and remittance/payment channel
Via BUNA	BD 5.500
Additional BUNA Scheme Payments Related Charges	BD 1.444

\* Any Additional foreign/correspondent bank charges will be charged as appropriate.

\*\* For Wire transfer (SWIFT) if OUR charges are selected, correspondent bank fees will be applied.

## MaxWallet Application

International Remittance Fee (New Service) Starting from 838 Fils and up to a maximum amount of BD 2.750

## EFTS Services

	Retail	Corporate
<b>Fawri+</b>		
Payments upto BD100	Free	Free
Payments above BD 100 (upto BD 1,000)	110 Fils per Transaction	110 Fils per transaction
<b>Fawri</b>		
Direct credit (salaries)	N/A	5.5 Fils per transaction
Direct credit (other than salaries)	110 Fils per Transaction	110 Fils per transaction
Fawateer (bill payments)	Free	Free