

# FEES AND SERVICE CHARGES



## FEES DETAILS

Accounts	
Saving\Salary Account Opening Minimum Balance	BD20
Tejoori Al Islami Opening Minimum Balance	BD50
Saving\Tejoori Al Islami\Salary Account Below Minimum Balance Charges <sup>(1)</sup> <sup>(3)</sup>	BD1.05
Current Account Minimum Balance	BD300
Current Account Below Minimum Balance Charge <sup>(1)</sup> <sup>(3)</sup>	BD2.10
Over the Counter Cash Withdrawal (for less than BD500)	BD1.05
Withdrawal and Deposit in Foreign Currency Accounts	Free
Closing Account Fee	Free

Investment Deposits	
Minimum Opening Balance (Normal Deposit)	BD1,000
Minimum Opening Balance (Special Deposit)	BD50,000
<b>Premature Breakage Profit Compensation</b>	
<b>Percentage of Original Terms Elapsed for BHD Deposits</b>	<b>Percentage of Due Profits for the Elapsed Period to be Paid</b>
- Greater than 60% and less than 100% of Term	85%
- Greater than 50% and up to 60% of Term	51%
- Greater than 33% and up to 50% of Term	42.50%
- Up to 33% of Term	28.05%
- Breakage of Deposit Fee	BD10.5
<b>Percentage of Original Terms Elapsed for Other Currencies Deposits</b>	<b>Percentage of Due Profits for the Elapsed Period to be Paid</b>
- Greater than 60% and less than 100% of Term	90%
- Greater than 50% and up to 60% of Term	54%
- Greater than 33% and up to 50% of Term	45%
- Up to 33% of Term	29.7%
- Breakage of Deposit Fee	BD10.5
Al Wekala Investment Account	The customer will entitle for the saving account profit rate effective from the account opening date up to the closure date only

Debit Cards					
First Issue of ATM Card and PIN			Free		
ATM Card Replacement on Customer’s Request			BD5.25		
PIN Replacement Fee on Customer’s Request			BD2.10		
Transaction Copy Request Fee			BD5.25		
ATM Utilization Fees					
Transaction	Benefit	GCC	International	Foreign Currency Transaction Fees	
• Withdrawal	Free	BD1.05	BD2.10	• US Dollar	2.25% <sup>(4)</sup>
• Balance Enquiry	Free	BD1.05	BD1.05	• Other	2.75% <sup>(4)</sup>
• Insufficient Funds	Free	BD1	-		

• Effective from January 2019



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### Cheque Charges

25 Leaves Cheque Book	BD2.625
50 Leaves Cheque Book	BD5.25
Returned Cheque (due to insufficient balance)	BD14
Demand Draft	BD3.15
Cancellation of Draft	Free
Manager Cheque	BD2.10
Cancellation of Manager Cheque	Free
Stop Cheque (Per Cheque)	BD5.25

### Copy of Statement, Cheque or Voucher

Copy of Statement, Cheque, Voucher or Other Documents Up to 2 Times a Year	Free
Copy of Statement, Cheque, Voucher or Other Documents More Than 2 Times a Year <sup>(1)</sup> BD0.300 Per Page Maximum of BD5.25	BD0.315
Audit Confirmation Letter	BD21
Certificate of Balance and Other Confirmations	BD10.50

### Standing Order

Internal	Free
Local	BD0.105
GCC	BD5.25 + Correspondence Charges
International	BD5.25 + Correspondence Charges
Insufficient Balance to Entertain Standing Order	BD5.25
Cancellation Standing Order Before Transmission	Free

### Transfers

Fawri+ (BD100 or less)	Free
Fawri+ (above BD100 and up to BD1,000)	BD0.105
Fawri (salary) per record	BD0.005
Fawri (other) per transaction	BD0.105
Fawateer	Free
Swift Transfer within Bahrain - BD	BD0.105
Swift Transfer within Bahrain - (Foreign Currency)	BD5.250 + Correspondence Charges
Swift Transfer outside Bahrain	BD5.250 + Correspondence Charges
Swift Confirmation	BD2.100

\*All internal transfers are free of charge.

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## FEES DETAILS

Finance Processing Fees	
Auto Finance*	BD105
Consumer Finance*	BD105
Mortgage Residential*	
Below BD150,0000	BD210
Above BD150,000 and Below BD250,000	BD315
Above BD250,000	BD525
Social Housing (Mazaya)	
Second Mortgage for Mazaya	BD210
Pari Passu	
Mortgage Investment	0.788% of finance amount
Finance Outstanding Letter <sup>(2)</sup>	Free Once a Year BD10.50 (More Than Once)
Finance Release Letter	Free Within 6 Months of Settlement BD5.25 (After 6 Months)
Postponement of Installments on Customer’s Request	BD10.50
Valuation, Insurance, Registration, Notarization and All Other Governmental Fees	Identical fees will be charged without any increase
Early Settlement Penalty (Personal and Auto Finance)	1% of the outstanding amount with a maximum of BD100
Early Settlement Penalty (Residential Housing Finance)	0.75% of the outstanding amount with a maximum of BD200
Early Settlement Penalty (Investment Housing Finance)	3% of the payoff amount

\*Personal Auto Finance and Tas'heel Personal Finance are covered under the group Takaful Policy. Life Takaful for Residential Mrtgages are not covered in the group Takaful policy. Group Life Takaful policy terms and conditions apply for all applications.

\*Consumer Finance: The fees excludes the commodity cost (third party). International Commodities cost BD12, while Domestic Commodities cost BD26.

PayPal Services	
PayPal Account Top Up	1.05% of amount with a minimum of \$2.68 and maximum of \$26.81
PayPal Withdrawl	1.05% of amount with a minimum of \$2.68 and maximum of \$26.81

- (1) Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labor and Social Affairs, students and Bahraini nationals with a monthly salary below BD250 to be exempted from such fee.
- (2) Finance outstanding letter addressed to Supreme Council for Women, Ministry of Labor and Social affairs or for social housing purposes are waived from the fee.
- (3) The minimum balance will be calculated on a weighted average monthly balance.
- (4) Inclusive of International Payment Schemes charges.



# CREDIT CARDS’ FEES AND CHARGES



## FEES DETAILS

Description	Gold	Titanium	Platinum	Black & Signature	Infinite	Corporate
1 Card Maximum Service Fees - Annually	BD1,080	BD2,040	BD3,060	BD6,000	BD14,500**	BD12,000
2 Monthly Maximum Service Fee	BD90	BD170	BD255	BD500	BD1,200	BD1,000
3 Supplementary Annual Membership/Subscription Fee	Nil	Nil	Nil	Nil	BD52.50	Nil
4 Fee Charged in Case of Full Settlement of Outstanding Balance	Nil	Nil	Nil	Nil	Nil	Nil
5 Cash Advance Fee (Regardless of Amount Withdrawn Per Transaction)	4.20% (subject to a Min. of BD4.2)					
6 Late Payment Fee - Goes to Charity	BD5	BD5	BD5	BD5	BD5	BD5
7 Over Limit Fee - Goes to Charity	BD5	BD5	BD5	BD5	BD5	BD5
8 Copy of Statement Up 2 Times a Year Copy of Statement More Than 2 Times a Year	Nil	Nil	Nil BD0.315 Per Page Maximum of BD5.25	Nil	Nil	Nil
9 Card Replacement Fee	BD5.25	BD5.25	BD5.25	BD5.25	BD5.25	BD5.25
10 Credit Card Outstanding Letter - Once a Year Credit Card Outstanding Letter - More than Once a Year	Nil BD10.50	Nil BD10.50	Nil BD10.50	Nil BD10.50	Nil BD10.50	Nil BD10.50
11 Credit Card Release Letter - Within 6 Months of Settlement Credit Card Release Letter - After 6 Months of Settlement	Nil BD5.25	Nil BD5.25	Nil BD5.25	Nil BD5.25	Nil BD5.25	Nil BD5.25
12* Card Transaction Foreign Exchange Mark-Up: • US Dollar • All Other Currencies	2.36% 2.89%	2.36% 2.89%	2.36% 2.89%	2.36% 2.89%	2.36% 2.89%	2.36% 2.89%
13 Temporary Limit Increase Request Fee	BD10.50	BD10.50	BD10.50	BD10.50	BD10.50	BD10.50
14 PIN Reprint Fee	BD2.10	BD2.10	BD2.10	BD2.10	BD2.10	BD2.10
15 Transaction Copy Request Fee	BD5.25	BD5.25	BD5.25	BD5.25	BD5.25	BD5.25
16 Balance Enquiry on ATMs (Free on BisB ATMs)	BD1.05	BD1.05	BD1.05	BD1.05	BD1.05	BD1.05
17 Transfer of Credit Balance: • Manager’s Cheque Issued of Credit Balance • Transfer Credit Balance to BisB Account	BD2.10 Free	BD2.10 Free	BD2.10 Free	BD2.10 Free	BD2.10 Free	BD2.10 Free
18 Charge Back Fee (rejected claims)	Free	Free	Free	Free	Free	Free

(\*\*\*) Credit Cards are covered under the group Takaful Policy. Group Life Takaful policy terms and conditions apply for all applications.

(\*\*) BD100 non refundable, charged once every year.

(\*) Including International Payment Scheme Charges.

