

#### Accounts and Related Services

As applicable, all fees and service charges are inclusive of %10 Value Added Tax (VAT)

Accounts and Related Services	Minimum Balance <sup>(2)</sup> to Open and Maintain in Account	Applicable Charges if Account balance below stipulated minimum
Saving Account, Digital Onboarding Current Account and Salary Account	BD20	BD1.100
Tejoori Al Islami (1) (2)	BD50	BD1.100
VEVO Account (1)	BD10	BD1.100
Iqra Account	BD30	Free
Current Account (1) (2)	BD300	BD2.200
Call Account	BD2,000 or equivalent	BD2.200 or equivalent

Service	Applicable Charges if Account balance below stipulated minimum		
Over the Counter Cash Withdrawal (for less than BD500)	BD1.100 per transaction		
Withdrawal and Deposit in Foreign Currency Accounts	Free		
Closing Account Fee	Free		

### Investment Deposits

Investment Deposits				
Premature Breakage Profit Compensation				
Percentage of Original Terms Elapsed for BHD Deposits	Percentage of Due Profits for the Elapsed Period to be Paid			
- From 60% and less than 100% of Term	85%			
- From 50% and up to 60% of Term	51%			
- From 33% and up to 50% of Term	42.50%			
- Less than 33% of Term	28.05%			
Percentage of Original Terms Elapsed for Other Currencies Deposits	Percentage of Due Profits for the Elapsed Period to be Paid			
- From 60% and less than 100% of Term	90%			
- From 50% and up to 60% of Term	54%			
- From 33% and up to 50% of Term	45%			
- Less than 33% of Term	29.7%			



### Investment Deposits

Minimum Opening Balance and Early Withdrawal Fees				
Deposit / Account Type	Minimum Opening Balance	Early Withdrawal / Breakage Fees		
Normal Term Deposit	BD1,000	BD11		
Special Investment Deposit	BD1,000	BD11		
Special Term Deposit	BD35,000	BD11		
Wakala Deposit BD50,000		BD11		
Investment Murabaha (RVM) BD35,000		BD11		
Tejoori Premium BD75,000		Paid Profit + BD500 - (Deposit Amount x 0.01%/360 x No of deposit days) +10% VAT		
Tejoori Premium Lite BD50,000		Paid Profit + BD300 - (Deposit Amount x 0.01%/360 x No of deposit days) + 10% VAT		
Iqra Account	BD30	If the customer withdraws partially or fully before completing 18 months, an early withdrawal fee of BD33 will be charged. Additionally, a savings account profit rate of 0.05% will be applied for the actual deposit period		

#### Debit Cards

Debit Cards						
First Issue of ATM Card and PIN			Free			
ATM Card Replacement	on Customer's R	equest		BD5.500		
PIN Replacement*				BD2.200		
Transaction Copy Request Fee			BD5.500			
	ATM Utilization Fees					
Transaction	Benefit	GCC	International	Foreign Currency	Transaction Fees	
Withdrawal	Free	BD1.100	BD2.200	US Dollar 2.75% (4)		
Balance Enquiry	Free	BD1.100	BD1.100	GCC 3.03% <sup>(4)</sup>		
Insufficient Funds	Free	BD1	-	Other 3.3% <sup>(4)</sup>		

<sup>\*</sup>PIN Replacement through BisB Digital Free of Charge



### Cheque Charges

Cheque Charges			
25 Leaves Cheque Book	BD2.750		
50 Leaves Cheque Book	BD5.500		
Returned Cheque (due to insufficient balance)*	BD15.4		
Demand Draft	BD3.300		
Cancellation of Draft	Free		
Manager Cheque	BD2.200		
Cancellation of Manager Cheque	Free		
Stop Cheque (Per Cheque)	BD5.500		

<sup>\*</sup>Insufficient balance/ Refers to drawer/ not arrange for/present the cheque again

Copy of Statement, Cheque or Voucher Charges			
Copy of Statement, Cheque, Voucher or Other Documents Up to 2 Times a Year	Free		
Copy of Statement, Cheque, Voucher or Other Documents Up to 2 Times a Year <sup>(1)</sup> BD0.300 Per Page Maximum of BD5.500	BD0.330		
Audit Confirmation Letter	BD22		
Certificate of Balance and Other Confirmations	BD11		

	Collection Cheque Fees and Charges			
	Collection Charge amount Per each cheque	Mail Charge	Swift Charge	
Bahrain	BD2.200	BD3.300	-	
GCC	BD3.300	BD5.500	BD5.500	
Overseas	BD3.300	BD11	BD5.500	
Return collection Cheque Charge	-	BD11	-	

If the collection cheque is presented by our customer there are no swift charges



### Remittance and Standing Order Fees and Charges

Remittance and Standing Order Fees and Charges	
Internal Transfer	Free
Fawri+ (BD100 or less)	Free
Fawri+ (above BD100 and up to BD1,000)	BD0.110
Fawri (salary) per record	BD 0.006
Fawri (other) per transaction	BD0.110
Foreign currency personal account transfer plus correspondent bank charges, if any	BD5.500
E-banking Foreign currency personal account transfer plus correspondent bank charges, if any	BD5.500
Fawateer	Free
Swift Transfer within Bahrain - BD (RTGS)	BD0.440
Swift Confirmation	BD2.200
Standing order within BisB	Free
Standing order within Bahrain	BD0.110
Standing order foreign currency personal	BD5.500
Cancellation standing order before transmission	Free
Insufficient Balance to Entertain Standing Order	BD5.500
AFAQ payment transfer	BD5.500



### Finance Processing Fees

Finance Processing Fees				
Auto Finance*	BD110			
Consumer Finance*	BD110			
Mortgage Residential* Below 150,000 Above BD150,000 and Below BD250,000 Above BD250,000	BD220 BD330 BD550			
Social Housing (Mazaya) Second Mortgage for Mazaya Tas'heel Aqari	BD220			
Mortgage Investment	0.825% of finance amount			
Finance Outstanding Letter	Free Once a Year BD11 (More Than Once)			
Finance Release Letter <sup>(3)</sup>	Free within 6 months of settlement BD5.500 (After 6 months)			
Postponement of Installments on Customer's request	BD11			
Valuation, Insurance, Registration, Notarization, and all other Governmental fees	Fees billed by the relevant third parties apply without any increase to the cost applied.			
Early Settlement Penalty (Personal and Auto Finance)	1% of the outstanding amount with a maximum of BD100 <b>+ 10% VAT</b>			
Early Settlement Penalty (Residential Housing Finance)	0.75% of the outstanding amount with a maximum of BD20 0 <b>+ 10% VAT</b>			
Early Settlement Penalty (Investment Housing Finance)	3% of the payoff amount <b>+ 10% VAT</b>			

<sup>\*</sup> Personal Auto Finance are covered under the group Takaful Policy. Life Takaful for Mortgages are not covered in the group Takaful policy.

#### Group Life Takaful policy terms and conditions apply for all applications.

Consumer Finance:

- 1. The finance includes (Social Insurance Organization Facilities and Tamkeen Doctor Scheme)
- 2. Consumer Finance: The fees exclude the commodity cost (third party). International Commodities & Domestic Commodities cost is BD12.

### PayPal Services

PayPal Services			
PayPal Account Top Up	1.1% of amount with a minimum of \$2.681 and maximum of \$26.81		
PayPal Withdrawal	1.1% of amount with a minimum of \$2.681 and maximum of \$26.81		

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

### Credit Cards' Fees & 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	BD14,400	BD12,000
2	Monthly Maximum Service Fee	BD90	BD170	BD255	BD500	BD1,200	BD1,000
3	Primary Annual Membership/ Subscription Fee*	Free	Free	Free	Free	BD 110*	Free
4	Supplementary Annual Membership/ Subscription Fee*	Free	Free	Free	Free	BD55*	Free
5	Fee Charged in Case of Full Settlement of Outstanding Balance	Free	Free	Free	Free	Free	Free
6	Cash Advance Fee (Regardless of Amount Withdrawn Per Transaction)		4.4	% (Subject to	a Min. of BD	4.4)	
7	Late Payment Fee - Goes to Charity	BD5	BD5	BD5	BD5	BD5	BD5
8	Over Limit Fee - Goes to Charity	BD5	BD5	BD5	BD5	BD5	BD5
	Copy of statement up 2 Times a Year	Free	Free	Free	Free	Free	Free
9	Copy of statement more than 2 Times a Year		BD0.	.33 Per Page	Maximum of	BD5.5	
10	Cards Replacement Fee	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500
11	Credit Card Outstanding Letter Once a Year	Free	Free	Free	Free	Free	Free
11	Credit Card Outstanding Letter More than Once a Year	BD11	BD11	BD11	BD11	BD11	BD11
10	Credit Card Release Letter - Within 6 months of settlement	Free	Free	Free	Free	Free	Free
12	Credit Card Release Letter - After 6 months of settlement	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500
	Card Transaction Foreign Exchange Mark-Up:**	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
13*	• US Dollar	3.03%	3.03%	3.03%	3.03%	3.03%	3.03%
	<ul><li>GCC</li><li>All Other Currencies</li></ul>	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
14	Temporary Limit Increase Request Fee	BD11	BD11	BD11	BD11	BD11	BD11
15	PIN Replacement***	BD2.200	BD2.200	BD2.200	BD2.200	BD2.200	BD2.200
16	Transaction Copy Request Fee	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500
17	Balance Enquiry on ATMs (Free on BisB ATMs)	BD1.100	BD1.100	BD1.100	BD1.100	BD1.100	BD1.100
18	<ul> <li>Transfer of Credit Balance:</li> <li>Manager's Cheque issued on Credit Balance</li> <li>Transfer Credit Balance to Risk</li> </ul>	BD2.200	BD2.200	BD2.200	BD2.200	BD2.200	BD2.200
	<ul> <li>Transfer Credit Balance to BisB Account /Card</li> </ul>	Free	Free	Free	Free	Free	Free
19	Charge Back Fee (Rejected Claims)	Free	Free	Free	Free	Free	Free

<sup>(\*)</sup> Annual non-refundable, charged once every year.

Note: Credit Cards are covered under the group Takaful Policy. Group Life Takaful Policy terms and conditions apply for all applications.

<sup>(\*\*)</sup> Including International Payment Scheme Charges.

<sup>(\*\*\*)</sup> PIN Replacement through BisB Digital Free of Charge.

### Credit Cards' Fees and Charges



### Easy Monthly Instalments Service Fee

Maximum Instalment Amount	Instalment Period	Maximum Monthly Fees
BD 1000	0 to 3 Months	Free
BD 1000	6 Months	BD 12
BD 1000	9 Months	BD12
BD 1000	12 Months	BD12

Description	Gold	Titanium	Platinum	Black & Signature	Infinite
Early Settlement Fees	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500

Note: The maximum instalment amount and service fees are subject to change. Please refer to our website for the most up-to-date information.

# Prepaid Fees & Charges



### Fees Details

Fee	es and Charges	Regular Prepaid	BisB Arcade Prepaid	BisB Future Leader
1	Annual Fee	Free	BD11	BD5.500
2	Card Issuance*	BD3.300*	-	-
3	Card Renewal	Free	Free	Free
4	Card Replacement	BD3.300	BD3.300	BD3.300
5	Wearable Issuance Fee & Replacement Fee	-	-	BD11
6	PIN Replacement**	BD2.200	BD2.200	BD2.200
7	Card Transaction Foreign Exchange Mark- Up:*** • US Dollar • GCC • All Other Currencies	2.75% 3.03% 3.3%	2.75% 3.03% 3.3%	2.75% 3.03% 3.3%
8	Non-Utilization	Free	Free	Free
9	Cash Withdrawal on BisB ATMs	Free	Free	Free
10	Cash Withdrawal on Local and International ATMs	1% or minimum BD1.1	1% or minimum BD1.1	1% or minimum BD1.1
11	<ul> <li>Transfer of Credit Balance:</li> <li>Manager's Cheque Issued of Credit Balance</li> <li>Transfer Credit Balance to BisB Account /Card</li> </ul>	BD2.200 Free	BD2.200 Free	BD2.200 Free
12	Transactions Copy Request Fee	BD5.500	BD5.500	BD5.500
13	Charge Back Fee (Rejected Claims)	Free	Free	Free

<sup>(\*)</sup> Card Issuance through Kiosk: Free of Charge

<sup>(\*\*)</sup> PIN Replacement through BisB Digital: Free of Charge

<sup>(\*\*\*)</sup> Including International Payment Scheme Charges.