Services' Fees and Charges

Personal Accounts						
Current, Call and Notice Accounts						
Weighted Average Monthly Balance	BHD 500 or its equivalent in other currencies					
Minimum Balance Charge (taking into account note 1 below)	BHD 5.500 per month or its equivalent in other currencies					
Account Closing Fees	Free					
Dormant Account Fees	Free					
Savings Account						
Weighted Average Monthly Balance	BHD 20					
Minimum Balance Charge (taking into account note 1 below)	BHD 1.100 per month					
Account Closing Fees	Free					
Dormant Account Fees	Free					
Fixed Depo	sit Account					
Minimum Fixed Deposit in BHD	BHD 1000					
Minimum Fixed Deposit in Other Currencies	USD 5000 or its equivalent in other currencies					
Release of Fixed Deposit Under Lien	Free					
Breaking Fixed Deposit Before Completion	BHD 5.500 or its equivalent in other currencies and no interest will be paid					
Account Closing Fees	Free					
Dormant Account Fees	Free					
Interest Rate on Overdraft to Commercial Customers	8%					
	Programs					
	ccount					
Subscription Fee	Free					
Salary Advance Fees/Interest	1- Free for the first 7 days of the month 2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5					
	2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary					
	2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5					
Arabi Premi	2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5 um Program BHD 2.200 per month applied to salaried and non-salaried					
Arabi Premi Subscription Fee	2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5 um Program BHD 2.200 per month applied to salaried and non-salaried customers Same as salary advance fees/interest for Payroll Account					
Arabi Premi Subscription Fee Salary Advance Fees/Interest	2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5 um Program BHD 2.200 per month applied to salaried and non-salaried customers Same as salary advance fees/interest for Payroll Account					
Subscription Fee Salary Advance Fees/Interest ATM / De Issuance of First ATM Card / BandPay (Contactless Payment	2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5 Jum Program BHD 2.200 per month applied to salaried and non-salaried customers Same as salary advance fees/interest for Payroll Account sbit Card					
Subscription Fee Salary Advance Fees/Interest ATM / De Issuance of First ATM Card / BandPay (Contactless Payment Bracelet) / Contactless Payment Mobile Sticker Cards replacement (lost or damaged) / BandPay (Contactless	2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5 Jum Program BHD 2.200 per month applied to salaried and non-salaried customers Same as salary advance fees/interest for Payroll Account shit Card					
Subscription Fee Salary Advance Fees/Interest ATM / De Issuance of First ATM Card / BandPay (Contactless Payment Bracelet) / Contactless Payment Mobile Sticker Cards replacement (lost or damaged) / BandPay (Contactless Payment Bracelet) / Contactless Payment Mobile Sticker	2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5 um Program BHD 2.200 per month applied to salaried and non-salaried customers Same as salary advance fees/interest for Payroll Account sbit Card Free BHD 5.500					
Subscription Fee Salary Advance Fees/Interest ATM / De Issuance of First ATM Card / BandPay (Contactless Payment Bracelet) / Contactless Payment Mobile Sticker Cards replacement (lost or damaged) / BandPay (Contactless Payment Bracelet) / Contactless Payment Mobile Sticker ATM Card PIN Replacement	2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5 um Program BHD 2.200 per month applied to salaried and non-salaried customers Same as salary advance fees/interest for Payroll Account sbit Card Free BHD 5.500 BHD 2.200					
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only) USD 110 per transaction or its equivalent in other currencies	Emergency Encashment (Elite & Arabi Premium customers	USD 110 per transaction or its equivalent in other currencies				
Cash Withdrawal < BHD 500 Over the Counter (taking into account note 1 below) BHD 2.200	Cash Withdrawal < BHD 500 Over the Counter (taking into	BHD 2.200				
Custody Fees 25 bps out of each coupon	,	25 bps out of each coupon				



Services' Fees and Charges

Foreign Currency						
Foreign Currency Cash Deposit	Free					
Foreign Currency Cash Deposit	Free					
Statement Copy (Accounts/Loans)						
Printing of (Account/Loan) Statement (taking into account Up to 2 times per year - free						
note 1 below)	More than 2 times per year - 330 fils per page (max BHD 5.500)					
Hold Mail	BHD 5.500 per month					
E-Statement Charges	Free					
Personal Loans						
Processing Fees	BHD 110					
Insurance Fees	as billed by insurer**					
Rescheduling	BHD 11 per facility					
Installment Deferment Charges	BHD 11 per installment					
Late Payment Fees	Free					
	1.100% of the outstanding loan amount or BHD 110					
Early Repayment Charges	(whichever is lower)					
Interest Charge on Past Due Amounts	Free					
	ge Loans					
mortga						
Processing Fees	BHD 220 for facilities up to the value of BHD 150k BHD 330 for facilities above BHD 150k up to BHD 250k					
Processing rees	BHD 550 for facilities above BHD 250k					
In stall as and Defended on the Change						
Installment Deferment Charges	BHD 11 per installment					
Early Repayment Charges	0.826875% of the outstanding loan amount or BHD 220					
	(whichever is lower)					
Insurance Fees	as billed by insurer**					
Late Payment Fees	Free					
Interest Charge on Past Due Amounts	Free					
	Loans					
Processing Fees	BHD 110 for new and used motor vehicles					
Installment Deferment Charges	BHD 11 per installment					
Early Repayment Charges	1.100% of the outstanding loan amount or BHD 110					
Larry repayment charges	(whichever is lower)					
Late Payment Fees	Free					
Interest Charge on Past Due Amounts	Free					
Credit Cards						
Late Payment Fees	BHD 11***					
Over Limit Fees	BHD 11****					
Cash Advance Fees/and via Arabi Online	3.30%****					
Card Replacement Fees	BHD 5.500					
PIN Replacement Fees/Customer Request	BHD 2.200					
Cross Border/Foreign Exchange Commission	Up to 3%*****					
	• E-statement - Free					
Statement Fee	1st request/printed copy per year - Free					
Statement CC	• 2nd request/printed copy per year - Free					
	More than 2 times printed per year - 330 Fils per page,					
	subject to a cap of BD 5.50					
Credit Shield Fees (optional)	0.5% of monthly outstanding at billing cycle					
Sales Voucher Retrieval	BHD 11					
Dispute Charges	USD 11 or its equivalent in other currencies					
Arabi Travel Rewards Charges	Free					
	u control of the cont					

Card Type	Primary Card Annual Fees (BHD)	Supplementary Card Annual Fees (BHD)	Monthly Interest Rate (Retail Purchase)	Monthly Interest Rate (Cash Advance/ Transfer from Credit Cards to Account via Arabi Online and Arabi Mobile)
Visa Signature Credit Card	110	55	2%	2.25%
Visa Platinum Credit Card	55	Free	2%	2.25%
Travel Mate Credit Card	110	55	2%	2.25%
MasterCard Titanium Credit Card	38.500	Free	2.1%	2.35%
Royal Jordanian Visa Gold Credit Card	38.500	Free	2%	2.25%
Visa Gold Credit Card	Free	Free	2.1%	2.35%
Visa Silver Credit Card	Free	Free	2.1%	2.35%
Internet Shopping Card	Free	Free	2.1%	2.35%

^{*}Pricing differs based on the customer's nationality, place of work and account program type.

Note: Priority Pass Card provides the cardholder with 6 free lounge visits per year from card issuance date; additional visits will be charged. Visits can be used by cardholder/accompanying guest(s).

- Not applicable to orphans, widows, pensioners, individuals receiving social subsidies, students, disabled clients and Bahraini nationals & Non Bahraini individuals with a monthly salary below BHD 250. Such customers should contact their branch with proof of their special status for exemption.
- 2. Rates may differ from above for different loan packages.
- 3. Liability letter addressed to Supreme Council for Women or Ministries or for social housing purpose free.
- 4. Fund transfer within Arab Bank Bahrain accounts are free of charges.
- 5. Top up fees for mortgage, personal and auto credit facilities will be free of charge.

Deposits held with Arab Bank PLC - Bahrain Retail Branch in the Kingdom are covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain in accordance with Resolution No. (34) of 2010.

The above tariff is effective starting from 15/1/2023.

** Fees, charges and commercial discounts are subject to change. All fees, charges and commercial discounts listed are inclusive of 10% Value Added Tax (VAT), where applicable.

Licensed as a Conventional Retail and Wholesale Bank by the CBB.



^{**}As per the rate provided by the insurance company (pricing differs based on insurance company premium, customer age and medical report).

^{***}Applicable if minimum payment is not made before the payment due date.

^{****}Applicable if the customer exceeds the card's credit limit.

^{*****}Cash Advance transactions will attract interest from the date of the transaction until the balance is settled in full.

^{******0%} for USD, EUR, GBP & AED when using Travel Mate credit cards for international transactions.

^{*}A: Not applicable to social insurance organization pensioners.