

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, 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 inquires 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

Consumer Loans	
Handling Fees*	BD 110
Early settlement	The lower of 1.1% of outstanding balance or BD 110
Mortgage Loans	
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
Car Loans	
Handling Fees	BD 110
Early Settlement	The lower of 1.1% of outstanding balance or BD 110
Investment Mortgage Loans (Non-Residential)	
Handling Fees	BD 550
Administration Fees	1.1% of loan amount
Early Settlement	3.2% of outstanding balance
Partial Payment Fees	BD 550
Loan reschedule	BD 11
Cash Collateralized	
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
Other Service Fees	
Partial Payment Fees	BD 38.500
Late Payment Penalty	1.25% of the installment amount subject to a minimum of BD 15
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 20th December 2022

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 (Incense 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
Audit Confirmation			BD 27.500
On Demand Certificate (Customized letter)			BD 11
Dormant Account(s) Fee			BD 5.500 per customer per dormancy incident

Copy of Cheque or voucher:

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

Copy of Account Statement (Individuals/Retail accounts):*

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

Copy of Account Statement (Non Individuals/Corporate accounts):

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

Penalty for Premature withdrawal of fixed deposit before completion of 1 month

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
-----------------	--

Corporate Capital Deposit letters

Under formation letter issuance for Corporate Accounts capital deposit	BD 11
Increase of capital deposit letter issuance	BD 11
Corporate VAT monthly statement	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

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
Wire Transfer **	Branch e-Channels
Within Bahrain - BHD currency transfer (RTGS)	440 Fils 440 Fils
Within GCC Countries (RTGS)	BD 5.500 BD 4.400
Within GCC countries (SWIFT)	BD 5.500 BD 4.400
Rest of the World (SWIFT)	BD 5.500 BD 4.400
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

* 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
Fawri+		
Payments upto BD100	Free	Free
Payments above BD 100 (upto BD 1,000)	110 Fils per Transaction	110 Fils per transaction
Fawri		
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

* Internal EFTS fund transfer service within the Bank is free of charge.