

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	1.05% of withdrawal amount for same currency. Different currency no charge. Moreover, maximum number of withdrawals 3 times a month (a fee of BD 2.100 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 2.100 per Cheque).

Al Hayrat Gift Certificate *

Early withdrawal Charge (before one month freeze period from the redemption date)	BD 10.500
Re-Issue Charge	BD 10.500
Cancellation Charge	BD 10.500

* 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 10.500
Early Withdrawal Charge	BD 10.500

* 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 5.250
Replacement of PIN (by PIN Mailer)	BD 2.100
Replacement of PIN (by SMS)	BD 2.100
GCCNET withdrawal fee	BD 1.050
GCCNET balance inquiry	395 Fils
POS outside Bahrain	3.15% of the amount
International withdrawal from ATMs (located outside Bahrain and GCC countries)	3.15% of the amount
International balance inquiry from ATMs (located outside Bahrain and GCC countries)	BD 1.050

Loans

Consumer Loans	
Handling Fees*	BD 105
Early settlement	The lower of 1.050% of outstanding balance or BD 105
Mortgage Loans	
Handling Fees	BD210 for loans up to BD150,000 BD315 for loans above BD150,000 and not exceeding BD250,000 BD525 for loans above BD250,000 The lower of 0.7875% of outstanding balance or BD 210
Early Settlement	The lower of 1.050% of outstanding balance or BD 105
Car Loans	
Handling Fees	BD 105
Early Settlement	The lower of 1.050% of outstanding balance or BD 105
Investment Mortgage Loans (Non-Residential)	
Handling Fees	BD 525
Administration Fees	1.05% of loan amount
Early Settlement	3.05% of outstanding balance
Partial Payment Fees	BD 525
Loan reschedule	BD 10.500
Cash Collateralized	
Loan against Fixed Deposit and Al Hayrat	BD 105
Over draft against Fixed Deposit and Al Hayrat	BD 105
Annual Over draft renewal Fees	BD 105
Other Service Fees	
Partial Payment Fees	BD 36.750
Late Payment Penalty	1.25% of the installment amount subject to a minimum of BD 15
Postponement of installment	BD 10.500 per installment
Balance Certificate Letter (Outstanding Amount)**	Free (Once a year) BD 10.500 (More than once a year)
Release Letter (Loan settlement certificate)	Free (within 6 months of loan/credit facility closure) BD 5.250 (after 6 months of loan/credit facility closure)
No liability Letter**	Free (Once a year) BD 10.500 (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.

Other Fees

Safe deposit lockers (annual rental):

Main Branch		Isa Town Financial Mall	
Size	Price	Size	Price
12x4	BD 52.500	10x3	BD 68.250
12x8	BD 105	10x5	BD 94.500
12x12	BD 126	10x10	BD 157.500
12x18	BD 210		
12x36	BD 315		

Insurance deposit for safe deposit lockers (refundable):	BD 75.000
Safe Deposit Locker Key(s) replacement Fee (Incase the key(s) are lost or damaged)	BD 78.750
Coins processing charge per bag (each bag contains 500 coins)	525 Fils per bag
Over the Counter withdrawal of BD 700 and less	BD 1.050
Issue of balance certificate for Retail	BD 5.250
Issue of balance certificate for Corporate	BD 10.500
Audit Confirmation	BD 26.250
On Demand Certificate (Customized letter)	BD 10.500
Account reactivation	Dormant BD 1.050

Copy of Cheque or voucher:

Backdated to one year	BD 1.050 per cheque/voucher, min of BD 3.150 or max of BD 52.500
Backdated to above one year	BD 2.100 per cheque/voucher, min of BD 5.250 or max of BD 105

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

Up to 2 times per year	Free
More than 2 times per year	315 Fils per page, subject to a cap of BD 5.250

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

Backdated to one year	BD 1.050 per page, min of BD 3.150 or max of BD 52.500
Backdated to above one year	BD 2.100 per page, min of BD 5.250 or max of BD 105

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
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Corporate Capital Deposit letters

Under formation letter issuance for Corporate Accounts capital deposit	BD 10.500
Increase of capital deposit letter issuance	BD 10.500

Corporate VAT monthly statement

	By Post: BD 5.250 per month By Email: free
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Cheques

Counter cheques	BD 2.100 per cheque
Cheque book (50 leaves)	BD 5.250
E-Cheque (25 Cheques)	BD 2.625
E-Cheque (50 Cheques)	BD 5.250
Returned cheques (Refer to Drawer, Represent or Not Arranged For, ... etc)	BD 14.700
Stop cheque	BD 5.250 Per cheque
Certified Cheques for Retail accounts	BD 3.150
Certified Cheques for Corporate Accounts	0.131% of Cheque amount subject to a minimum of BD 5.250
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 3.150
Cancellation or stop payment of Demand Draft	BD 5.250
Cancellation of Cashier Order	Free
Stop Payment of Cashier Order	BD 5.250
Reissue old Demand Draft & old Cashier Order	BD 3.150
Wrong information provided by customer for TT/Amendment of information request	BD 5.250
Telex transfer refund request to BBK	BD 2.100
Telex confirmation	BD 5.250
Wire Transfer **	
Within Bahrain - BHD currency transfer (RTGS)	420 Fils
Within GCC Countries (RTGS)	BD 5.250
Within GCC countries (SWIFT)	BD 5.250
Rest of the World (SWIFT)	BD 5.250
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 800 Fils and up to a maximum amount of BD 2.625
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EFTS Services *

	Retail	Corporate
Fawri+		
Payments upto BD100	Free	Free
Payments above BD 100 (upto BD 1,000)	105 Fils per Transaction	105 Fils per transaction
Fawri		
Direct credit (salaries)	N/A	5.25 Fils per transaction
Direct credit (other than salaries)	105 Fils per Transaction	105 Fils per transaction
Fawateer (bill payments)	Free	Free

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

Effective 1st November 2021

Note: The above fees and service charges are inclusive of VAT charge, wherever applicable.

Licensed by the Central Bank of Bahrain as a conventional Retail Bank