



## Service Charges

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Type of Transaction/ Service	Normal Banking Charges (Applicable to both Corporate and Branch)
<b>Foreign Currency Cash Deposit withdrawals</b>	
Deposit of BHD in Foreign Currency Account	Tasaruf
Deposit foreign currency to an account with the same currency	Tasaruf
Deposit foreign currency to an account with different currency	Tasaruf
Withdrawals in BHD from a foreign currency account	Tasaruf
Withdrawal in the same foreign currency of the account	Tasaruf

<b>Deposit of Demand Drafts</b>	
Demand draft currency similar to the currency of account	BD 10
Demand draft currency DIFFERENT to the currency of account	Tasaruf + BD 10

<b>ATM CARDS</b>	
New ATM Card	Free
Replacement of ATM Card & PIN Code	BD 5
Re-issue of ATM Pin Code	BD 2
Cash withdrawal within Bahrain through " BENFIT "	Free
Cash withdrawal within GCC through " GCC NET"	BD 1 per transaction + the respective currency exchange rate
Cash withdrawal outside GCC through " VISA" Network	BD 2 per transaction + the respective currency exchange rate

<b>Statement of accounts and Other Documents</b>	
Personal Statement of account within 1 year	500 fils per page. Max BD 10.
Corporate/ Business A/C within 1 year	500 fils per page. Max BD 15.
Copy of cheques/ Other documents within one year	BD 1 per page (MAX BD 20)
COPY OF cheques/ Other documents/ Statements of Accounts older than one year	BD 2 per page (MAX BD 20)
Certificate Of Balance	BD 10
Release Letter	BD 10
Audit Confirmation Letter	BD 25
Under formation Letter	BD 10
Obligation Letter (Indebtedness Letter)	BD 10
Letter of Credit Reference	BD 15

<b>Cheques</b>	
2nd Cheque book issuance	BD 3
Customized special cheque book issuance	As per the printing company quotation
Returned cheques (RD, REP,NAF)	BD 14
Stop payment of cheques	BD 5 per cheque
Returned cheques (Closed Accounts)	BD 10 per cheque
Mailing Cheque Book	BD 2

Type of Transaction/ Service	Normal Banking Charges (Applicable to both Corporate and Branch)
<b>Standing Order instructions</b>	
Within KHCB	Free
Donation to Charity Funds account within Khaleeji Commercial Bank or within Bahrain	Free

<b>EFTS Transfer Charges</b>		
Fawri +	Up to BD 100/-	Free
	More than BD 100/- to BD 1,000/-	100 fils
Fawri	5 fils per transaction for salaries	
	100 fils per transaction for non-salary	
Fawateer	Free	
Real Time Processing System (RTGS)	400 fils per transaction	

<b>REMITTANCE CHARGES for all other currencies</b>	
All GCC currencies	BD 5
Outside GCC currencies	BD 7+ Correspondent bank Charges
Amendment of outward remittance instructions via SWIFT	BD 5
SWIFT inquiries	BD 2
SWIFT confirmation	Free

<b>Manager Cheques</b>	
Issuance	BD 3
Reissuance of Manager Cheque	BD 3
Cancellation of Manager Cheque	BD 1
STOP of Manager Cheque	BD 10
Replacement/stop of pay order	BD 2

<b>Demand Draft</b>	
Issuance	BD 3
Cancellation & re-issue	BD 4
Cancellation & refund	BD 3+ Currency buying rate
Stop payment of drafts via SWIFT	BD 5

<b>Early exit</b>	
Early exit fee for Murabaha deposit products (Thabet, Advance, Loyalty and Term Murabaha).	BD 100
Cancellation of Mudaraba Account before maturity	BD 7
Closure of account within a month of opening	BD 10

<b>Credit Cards Charges</b>	
Supplementary Credit Card subscription fee	Free
Cash withdrawal fee	BD 4
Late payment fee - goes to charity	BD 5
Over limit fee	BD 5
Statement reprint fee	BD 2
Card replacement fee	BD 5
Outstanding Confirmation letter request fee	BD 5
Foreign Transaction Commission Fees	3%
Minimum Monthly Payment of outstanding balance	3% or BD10
Temporary limit increase request fee	BD 10
Pin reprint fee	BD 5
Transaction copy request fee	BD 5
Cash withdrawal limit (upto 45%)	• 10% of credit limit • Plus 35% of POS outstanding
Grace period (from statement date)	20 Days

<b>Minimum Balance to Open an Account</b>	
Saving Account	BD 20
Current Account	BD 300
Mudaraba Account	BD 1,000
Deposit Murabaha Account (Thabet, Loyalty, Term Murabaha and advance)	BD 5,000
Waffer	BD 25
Below Balance charges ( Waffer, Mudaraba and Murabaha)	Free
Below Balance charges (current account)	BD 3
Below Balance charges (Saving account)	BD 1

### Important Notes

- Orphans, widows, pensioners, individuals receiving social subsidies from the Ministry of Labour & Social Affairs, students and Bahraini nationals with a monthly salary below BD 250, if any, are exempt
- The mentioned service charges apply effective June 2016.
- The Bank may amend its service charges at any time without prior notice and reserves the right to levy additional charges at its sole discretion.
- Service charges which are not included in this list are available upon request.
- For further details and clarification you may contact us on +973 17 540054.

### Khaleeji Commercial Bank BSC

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