

# Fees & Services Charges

## Retail Banking

### Personal Accounts

Weighted Average Monthly Balance	BHD	USD	GBP	EUR
Current Account	300	1,060	610	880
Express Savers	20	N/A	N/A	N/A
Save Wave	N/A	N/A	N/A	N/A
Al Mumayaz	2,000	5,000	5,000	5,000
Call Account	5,000	15,000	10,000	25,000
Fixed Deposit	1,000	3,000	2,000	3,000

### Fees for non-maintenance of minimum balance

Current Account <sup>(1)</sup>	BHD 3 p.m.
Express Savers <sup>(1,2)</sup>	BHD 1 p.m.
Save Wave <sup>(2)</sup>	Nil
Al Mumayaz	Nil interest if balance is below minimum or withdrawals is more than 3 times p.m.
Call Account	Nil interest if balance is below minimum. Fee of BHD 5 p.m.

### Fee for early withdrawal of Fixed Deposit

Fixed Deposit Nil interest if early withdrawal plus Fee of BHD 10

### Account Balance Certificate

Once a year	Nil
More than once a year	BHD 11

### Issuance of draft/Manager's cheque

Demand Draft/Manager's Cheque/Certified Cheque	BHD 3.3 per Cheque
Cancellation of Manager's Cheque/Certified Cheque	Nil
Cancellation of Demand Draft	BHD 5.5

### Swift Transfer

Within GCC / International	BHD 5.5, plus correspondent bank charges, if any
Transfer to Local Bank (RTGS)	440 fils

### Bank Transfer

Through Fawri +	Nil below BHD 100, 110 fils per transaction if above BHD 100
Through Fawri	110 fils per transaction (other than salaries) 5.5 fils per transaction (salaries)
Internal transfer within NBB	Nil

### Inward Remittance

Paid in BHD cash	Nil
To A/C in same currency	Nil
To A/C with other local bank in BHD (EFTS)	110 fils
To A/C with other local bank in BHD (RTGS)	440 fils
To A/C with other bank in Foreign Currency	1.1% (Max BHD 5.5 plus SWIFT charges)

### Foreign Currency

Foreign currency cash deposit	Nil
Foreign currency cash withdrawal	Nil

### ATM/Debit Card

Issuance of first ATM Card	Nil
Issuance of supplementary or replacement card	BHD 3.3
GCCNET ATM	BHD 1.1 per transaction
International ATMs	3.3% all-inclusive
International POS	3.3% all-inclusive

### Cheques

Issuance of first cheque book	Nil
Issuance of 50 leaf cheque book	BHD 5.5
Mailing of uncollected cheque book	BHD 2.2
Stop Payment	BHD 5.5 per cheque
Counter Cheque	BHD 2.2 per cheque
Returned Cheque	BHD 15.4 for insufficient funds / refer to drawer / not arranged for/ present the cheques again / account closed / BHD 11 for other reasons
Cheque Purchase (foreign currency)	BHD 3.3 per Cheque

### SERVICE CHARGES ON CREDIT SERVICES <sup>(7)(9)</sup>

#### Personal Loans <sup>(3)</sup>

Loan handling and processing charges	BHD 110 (Nil for Personal Solar Finance) Nil
Cancellation/Pre-payment through self deposit (partial/ full)/ through loan from other bank	1.1% (or BHD 110 whichever is lower)
Rescheduling / Instalment deferment	BHD 11 per installment

#### Mortgage Loans <sup>(4)</sup>

Mortgage Loan processing fee	BHD 220 for loan amounts upto BHD 150,000 BHD 330 for loan amounts above BHD 150,000 and up to BHD 250,000 BHD 550 for loan amounts above BHD 250,000 0.825% or (BHD 220 whichever is lower)
Pre-payment of Mortgage Loan	

#### Auto Loans <sup>(5)</sup>

Loan Handling and processing charges	BHD110 (Nil for Hybrid/Electric cars)
Cancellation/Pre-payment through self-deposit (Partial/full)/ through loan from other bank	1.1% (or BHD110 whichever is lower)

#### Education Loans <sup>(6)</sup>

Loan Handling and processing charges	Nil
Cancellation/Pre-payment through self-deposit	(Partial/full)/ through loan from other bank 1.1% (or BHD110 whichever is lower)
Rescheduling / Instalment deferment	BHD 11 per installment

#### For All Loans:

Late payment	BHD 15 per month
Issuance of Loan Balance Certificate <sup>(8)(11)</sup>	Free once a year, BHD11 if more than once a year
Release Certificate <sup>(8)</sup>	Free within 6 months of the loan/ credit facility closure, BHD 5.5 after 6 months of the loan/ credit facility closure

#### Overdraft (FlexiCredit & Easy Cash) <sup>(10)</sup>

Overdraft: (new/ renewal/ limit change)	BHD 33 p.a.
Release of Fixed Deposit under Lien	Free

#### Miscellaneous Charges

Counting Coins	BHD 1.1 bag
Cash withdrawal less than BHD 1,000 over the counter <sup>(1)</sup>	BHD 1.1
Duplicate Fixed Deposit Advice	BHD 5.5
Reactivating dormant account	BHD 5.5
Bill Payment (over the counter)	BHD 1.1

#### Account / Loan Statement copy / other documents

Up to 2 times per year <sup>(1)</sup>	Nil
More than 2 times per year <sup>(1)</sup>	330 fils per page (max BHD 5.5)
Credit Report <sup>(8)</sup>	Free once a year, BHD5.5 if more than once a year

(1) Not applicable to orphans, widows, disabled persons, pensioners, individuals receiving social subsidies, students, Bahraini and non-Bahraini customers with a monthly salary below BHD 250 p.m. Such customers should contact their branch with proof of their special status for exemption.

(2) Savings account interest amount paid at the rate of 0.05% p.a.

(3) Personal Loan - APR starting from 6.37% for BD10,000, over 84 months.

(4) Mortgage Loan - APR starting From 7.02% for BD100,000, over 300 months.

(5) Auto Loan - APR starting from 5.97% for BD10,000, over 84 months.

(6) Education Loan - APR starting from 4.61% for BD 3,000, over 84 months.

(7) Rates may differ for different loan packages. All rates are subject to change. Deposits held with National Bank of Bahrain are covered by Deposit Protection Scheme established by CBB regulation. Deposit Protection is limited to the maximum amount allowed under the scheme.

(8) For Pensioners, no charge.

(9) For availing loans/ credit card facilities, customers must maintain a savings or current account with the Bank.

(10) Interest rate on overdrafts varies depending on the security provided.

(11) Liability letter addressed to Supreme Council for Women or Ministries or for Social Housing Purpose - free

All prices displayed are inclusive of VAT charges where applicable.

