

Banking Service Charges

Account Charges

Call Saving Accounts

Monthly Minimum Balance	BHD 20
Charge for not maintaining the minimum balance	BHD 1

Checking Accounts

Monthly Minimum Balance	BHD 300
Charge for not maintaining the minimum balance	BHD 4
Withdrawals only by cheques	

Current Accounts (Salary Transfer Accounts)

Monthly Minimum Balance	BHD 0.000
Charge for not maintaining the minimum balance	N/A

Fixed Deposit Accounts

Minimum Deposit Amounts	BHD 1,000	USD 2,000	SAR 10,000	EUR 2,000	GBP 1,000
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Overdraft Accounts

Monthly Charge	BHD 5
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Account Closing

Within 6 months	BHD 10
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Cheque Books

Small Cheque Book 25 leaves	BHD 2.500	First Chequebook free of charge
Large Cheque Book 50 leaves	BHD 5	First Chequebook free of charge

Wire Transfers

To Credit Libanais Branches (Lebanon)	BHD 2	To Lebanon	BHD 4
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Within Bahrain

Fawri + (Below BHD 100)	BHD 0	Fawri	BHD 0.100
Fawri + (BHD 101 to BHD 1000)	BHD 0.100	Fawri (Salary Transfer)	BHD 0.005/Salary
To GCC			BHD 6
World Wide			BHD 8

Standing Orders

Set Up Fee	BHD 3	Amendments	BHD 3
Internal Transfer	Free	External Transfer	Wire Transfer Charges
Insufficient Funds	BHD 5		

Inward Transfers

BHD currency Transfers	Free	Other Currency Transfers	BHD 2 or C/V
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Cheques

Draft Cheque issuance (Manager Cheque)	BHD 3.000 or C/V
Foreign Cheques (Collection Cheques)	0.1 % (Min BHD 2 Max BHD 25)
Returned Cheques "Refer To Drawer"	BHD 14
Returned Cheques "Other Reasons"	BHD 7
Stop Payment (For Lost and Stolen Cheques Only)	BHD 10
"Stopped Cheque Amount shall be Reserved"	

Cash Deposits Commission

BHD deposit amounts	Free	SAR, USD and EUR deposit amounts	1%
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Cash Withdrawals

BHD Withdrawals	BHD 1 for amounts < BHD 500
SAR, USD and EUR Withdrawals	1%

Banking Service Charges

Other Charges

Copy of Account Statement (up to Six Months)	BHD 2
Copy of Account Statement (over Six Months old)	BHD 10
Copy of Transaction Documents	BHD 5
Loan Balance Certificate	BHD 10
Non-Liability Certificate	BHD 10
Account / Embassy Certificate	BHD 10
Audit Confirmation Letter	BHD 15
Counting Coins	BHD 2 (Regardless of Amount)

Debit Cards

Withdrawals & Balance Enquiry			
Credit Libanais ATM	Free	ATM's Outside Bahrain	BHD 0.471
ATM's within Bahrain	BHD 0.100	Balance Enquiry	BHD 0.100
Initial Card Fee	Free	Replacement	BHD 5

Credit Cards

Annual Membership (Gold Card)	BHD 50		
Annual Membership (Classic Card)	BHD 25		
Replacement	BHD 5		
Interest Rates (POS Usage)	1.50%		
Interest Rates (Cash Withdrawals)	2.00%		
Cash Withdrawal (Every 4 Days)			
For Limits BHD 500 to 2999	BHD 250	For Limits BHD 7000 to 10,000	BHD 1500
For Limits BHD 3000 to 6999	BHD 1000		
Cash Withdrawal Commission	3 % Flat	Min BHD 2	

Loans

Personal Loans

Interest	9 % Decreasing	File Fees	BHD 60
Life Insurance Fees	1.25 % (Loan + Interest) for ages < 40		
	1.75 % (Loan + Interest) for ages > 40		
Reschedule / Top Up Fee	BHD 30.000		
Early Settlement	1% of Outstanding Principal Amount or BHD 100 whichever is less		

Car Loans

Interest (New Cars)	4.5% Flat	Interest (Used Cars)	5.5% Flat
File Fees (New Cars)	BHD 80	File Fees (Used Cars)	BHD 100
Early Settlement		1% of Outstanding Principal Amount or BHD 100 whichever is less	

Loans Against Cash Collateral

File Fees	BHD 50
Interest	To be decided by Management

E-Banking Services

Online Banking	Free
SMS Alert	Free