

# Services' Fees and Charges

Personal Accounts	
Current Account	
Opening/Minimum Balance	BHD 500 or equivalent in other currencies
Minimum Balance Charge (taking into account note 1 below)	BHD 5 per month or equivalent in other currencies
Account Closing Fees	Free
Dormant Account Fees	\$10 or its equivalent in other currencies. Half yearly if the balance is less than \$300 or its equivalent in other currencies
Savings Account	
Opening/Minimum Balance	BHD 20
Minimum Balance Charge (taking into account note 1 below)	BHD 1 per month
Account Closing Fees	Free
Dormant Account Fees	\$10 or its equivalent in other currencies. Half yearly if the balance is less than \$300 or its equivalent in other currencies
Fixed Deposit Account	
Minimum Fixed Deposit in BHD	BHD 1000
Minimum Fixed Deposit in Other Currencies	\$5000 or equivalent in other currencies
Release of Fixed Deposit Under Lien	Free
Breaking Fixed Deposit Before Completion	BHD 5 or equivalent in other currencies and no interest will be paid
Account Closing Fees	Free
Interest Rate on Overdraft to Commercial Customers	8%
Banking Programs	
Extra Account	
Subscription Fee	Free
Salary Advance Fees/Interest	1- Free for the first 7 days of the month. 2- 0.75% per month afterwards or, calculated daily on the amount withdrawn as salary advance and charged to customer's account at end of month. 3- BHD 1 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5.
Arabi Premium Program	
Subscription Fee	BHD 2 per month applied to the salaried and non-salaried customers
Salary Advance Fees/Interest	Same as salary advance fees/interest for Payroll Account.
ATM / Debit Card	
Issuance of First ATM Card	Free
Issuance of Supplementary or Replacement Card	BHD 5
ATM Card PIN Replacement	BHD 2
BENEFIT Switch ATM	Free
GCCNET ATMs	BHD 1 per transaction
Withdrawal from ATMs Located Outside Bahrain & GCCNET	4% + USD 2.75 + 0.5%
Withdrawal from ATMs Located Outside Bahrain & GCC NET (Arabi Net)	1.5% (Min BHD 1.5 - Max BHD 5)
Cross Border/Foreign Exchange commission	4%

Cheques	
Issuance of 20-Leaf Cheque Book	BHD 2
Issuance of 50-Leaf Cheque Book	BHD 5
Stop Cheque Charges	BHD 5
Returned Cheque Charges	BHD 14
Foreign Currency Cheques Sent for Collection/ Purchase Cheque	BHD 10
Standing Order	
Transfer to Other Bank in Bahrain	100 Fils
Standing Order not Executed due to Insufficient Funds	BHD 10
Amendment/Cancellation Fees	BHD 3
Outward Remittance	
 100 Fils	100 Fils
 Free of charge up to BHD 100 or 100 Fils for amounts higher than BHD 100; up to BHD 1,000 per day	Free of charge up to BHD 100 or 100 Fils for amounts higher than BHD 100; up to BHD 1,000 per day
Manager's Cheque	BHD 3 per cheque
Cancellation of Demand Draft/Manager's Cheque	Free
Payments Returns	Free
Request for Enquiry	BHD 10 or its equivalent in other currencies
Wire Transfer (swift)	
Within Kingdom of Bahrain (in Bahraini Dinar)	100 Fils
Within Kingdom of Bahrain (in Other Currency)	BHD 5
Within GCC	BHD 5
Other Countries	BHD 5 + correspondent bank charges (if any)
Correspondent Bank Charges (If any)	BHD 13.200 or its equivalent in other currencies.
Enquiry of Outward Transfer in Foreign Currency	BHD 10 or its equivalent in other currencies
Transfer Amendment in Foreign Currency	BHD 5 or its equivalent in other currencies
Recall Outward Transfer in Foreign Currency	BHD 10 or its equivalent in other currencies
Inward Transfer	Free
Miscellaneous Charges	
 Free	Free
Duplicate Fixed Deposit Advice	Free
*A Balance Certificate/Loan Balance	Free once a year, more than once a year BHD 10
*A No Liability (taking into account note 3 below)	Free once a year, more than once a year BHD 10
*A Release Letter	Free: within 6 months of the loan/credit facility closure BHD 5: After 6 months of the loan/credit facility closure
*A Detailed Consumer Benefit Credit Report	BHD 5
*A Other Letters	BHD 5
Coins Counting Charges	BHD 2 per bag
SMS Express Service	Free
Emergency Encashment (Elite & Arabi Premium Customers only)	\$100 per transaction or its equivalent in other currencies
Cash Withdrawal < BHD 500 Over the Counter	BHD 2
Custody Fees	20 bps out of each coupon



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Foreign Currency	
Foreign Currency Cash Deposit	Free
Foreign Currency Cash Withdrawal	Free
Statement Copy (Accounts/Loans)	
Printing of (Account/Loan) Statement (taking into account note 1 below)	Up to 2 times per year - free More than 2 times per year - 300 fils per page (Max BHD 5)
Hold Mail	BHD 5 per month
E-statement charges	Free
Personal Loans	
Processing Fees	BHD100 -2% of the loan amount*
Insurance Fees	Starting from 0.163% monthly**
Rescheduling	BHD 50
Installment Deferment Charges	BHD 10
Late Payment Fees	Free
Early Repayment Charges	1% of the outstanding loan amount or BHD 100 (whichever is lower)
Interest Charge on Past Due Amounts	Free
Mortgage Loans	
Processing Fees	1% from loan amount (min. BD 150)
Installment Deferment Charges	BHD 10
Early Repayment Charges	0.75% of the outstanding loan amount or BHD 200 (whichever is lower)
Insurance Fees	Starting from 0.204% p.a for life, 0.0350% p.a for property.**
Late Payment Fees	Free
Interest Charge on Past Due Amounts	Free
Auto Loans	
Processing Fees	BHD 150
Installment Deferment Charges	BHD 10
Early Repayment Charges	1% of the outstanding loan amount or BHD 100 (whichever is lower)
Late Payment Fees	Free
Interest Charge on Past Due Amounts	Free
Credit Cards	
Late Payment Fees	BHD 10***
Over Limit Fees	BHD 10****
Cash Advance Fees\and via Arabi Online	4% or BHD 3 (whichever is higher)*****
Card Replacement Fees	BHD 5
PIN Replacement Fees	BHD 2
Cross Border/Foreign Exchange commission	3%
Duplicate Statement Fee (per copy)	Up to 3 months: Free/above 3 months: BHD 2
Credit Shield Fees (optional)	0.5% of monthly outstanding at billing cycle
Sales Voucher Retrieval	BHD 10
Dispute Charges	\$10 or its equivalent in other currencies
Arabi Travel Rewards Charges	Free

Card Type	Primary Card Annual Fees (BHD)	Supplementary Card Annual Fees (BHD)	Monthly Interest Rate (Retail Purchase)	Monthly Interest Rate (Cash Advance/ Transfer from Credit Cards to Account via Arabi Online)
Visa Signature Credit Card	100	50	1.25%	1.50%
Visa Platinum Credit Card	50	Free	1.25%	1.50%
MasterCard Titanium Credit Card	35	Free	1.35%	1.60%
Royal Jordanian Visa Gold Credit Card	35	Free	1.25%	1.50%
Visa Gold Credit Card	Free	Free	1.35%	1.60%
Visa Silver Credit Card	Free	Free	1.35%	1.60%
Internet Shopping Card	Free	Free	1.35%	1.50%

\*Pricing differs based on customer nationality, place of work and account program type.

\*\*As per the rate provided by the insurance company. (Pricing differs based on insurance company premium, customer age and medical report).

\*\*\*Applicable if minimum payment is not made before the payment due date.

\*\*\*\*Applicable if the customer exceeds the card's credit limit.

\*\*\*\*\*Cash Advance transactions will attract interest from the date of the transaction until the balance is settled in full.

\*A: Not Applicable to Social Insurance Organization Pensioners.

Note: Priority Pass Card provides card holder with 6 free lounge visits per year from card issuance date; additional visits will be charged. Visits can be used by Cardholder / accompanying guest(s).

1. Not applicable to orphans, pensioners, individuals receiving social subsidies, students and Bahraini nationals with a monthly salary below BHD 250, such customers should contact their branch with proof of their special status for exemption.

2. Rates may differ from above for different loan packages.

3. Liability letter addressed to Supreme Council for Women or Ministries or for social housing purpose - Free.

Deposits held with Arab Bank PLC - Bahrain Retail branch in the Kingdom are covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain in accordance with Resolution No. (34) of 2010.

**The above tariff is effective starting from 1/5/2018.**

Licensed as a Conventional Retail and Wholesale Bank by the CBB.

