



Schedule of Fees & Charges

General Banking & Account Services Charges

Customer Accounts	
Opening an account	Free
One-Pack account maintenance fee	Free
Monthly minimum balance	Free
Monthly minimum balance charge	Free
Account Statement	
Through Online Banking or ATM	
Monthly statement by email	Free
ATM mini statement	Free
Through the Store	
Standing Instructions	
Standing instruction set up (one time)	BD 1
Within meem Bahrain	Free
GCC & International	* International Transfer Charges
Insufficient balance penalty	BD 5

Fund Transfers / Remittances Charges

Within meem Bahrain	Free
Local Transfers within Bahrain (Local Currency)	
Fawri+ up to BD 100	Free
Fawri+ above BD 100	BD 0.100 per transaction
Fawri	BD 0.100 per transaction
Fawateer	Free
International transfer (Foreign Currency)	International Transfer Charges
Banker's Cheque issuance	BD 1.5
Banker's Cheque cancellation	Free

Saving Account

Assigned Investment Participation Weightage	Expected Profit Rate	Modarib Share of Profit
15 %	0.40 % PA	80 %

ATM and POS Cards Charges

Debit Card	
First Issuance of Card & PIN	Free
Card Renewal	Free
Card Re-issuance	BD 3
Cash Withdrawal in Bahrain	Free
Cash Withdrawal in GCC – GCC Net	BD 1
Cash Withdrawal outside GCC – Visa Network	BD 2.5
Balance Enquiry in Bahrain	Free
Balance Enquiry within GCC	BD 0.300

Other Charges

Over the counter cash withdrawal within Debit Card limit	BD 1
Over the counter cash withdrawal above Debit Card limit	Free
Charge-back fee for rejected claims	BD 5
FX Currency Conversion	2.25%

* International Transfer Charges:

Currency	Bank Fee	Correspondent Bank Charges	Amount (BD)
USD	5	5	10
GBP	5	10	15
EUR	5	8.5	13.5
QAR	5	Free	5
OMR	5	Free	5
KWD	5	Free	5
AED	5	Free	5
SAR	5	Free	5

Effective from 1st May 2018