

## SCHEDULE OF FEES AND CHARGES

Below are the fees and charges associated with our services

General Banking & Account Services	Charges
<b>Customer Accounts:</b>	
Opening an account	Free
One-Pack account maintenance fee	Free
Monthly minimum balance	Free
Monthly minimum balance charge	Free
<b>Account Statement:</b>	
Through Online Banking	Free
Monthly statement by email	Free
ATM mini statement	Free
Through the Store	Free

Fund Transfers / Remittances	Charges
Within meem Bahrain	Free
<b>Local Transfers within Bahrain (Local Currency)</b>	
Fawri+ up to BD 100	Free
Fawri+ above BD 100	BD 0.105
Fawri	BD 0.105
Fawateer	Free
International transfer (Foreign Currency)	*International Transfer Charges
Banker's Cheque issuance	BD 1.575
Banker's Cheque cancellation	Free
<b>Standing Instructions:</b>	
Standing instruction set up (one time)	BD 1.050
Within meem Bahrain	Free
GCC & International	*International Transfer Charges
Insufficient balance penalty	BD 5.250

Debit Cards	Charges
First Issuance of Card & PIN	Free
Card Renewal	Free
Card Re-issuance	BD 3.150
Cash Withdrawal in Bahrain	Free
Cash Withdrawal in GCC - GCC Net	BD 1.050
Cash Withdrawal outside GCC - Visa Network	BD 2.625
Balance Enquiry in Bahrain	Free
Balance Enquiry within GCC	BD 0.315
Charge-back fee for rejected claims	BD 5.250
Foreign Exchange Fee	2.25%

Credit Card	Charges
Annual Fees	Free
Administrative Fees	Free
PIN Replacement Fees	Free
Card Re-issuance Fees	BD 5.250
Credit Insurance Fee	Free
Late Payment Fees	BD 10.500
Charge-Back Fee (for rejected claims)	Free
Cash Withdrawal and Transfer Fees	BD 4.200 or 4.20% (Whichever is higher)
Foreign Exchange Fees	2.00%
Term Cost	Monthly 1.85% Annually 22.20%
Installment Program Fees	Free
Installment Program Term Cost	0% on all terms

Saving Account		
Assigned Investment Participation Weightage	Expected Profit Rate	Modarib Share of Profit
100%	0.40 % PA	80 %

Store Services	Charges
Over the counter cash withdrawal within Debit Card limit	Free
Over the counter cash withdrawal above Debit Card limit	Free

* International Transfer Charges:			
Currency	Bank Fee	Correspondent Bank Charges	Total Amount (BD)
USD	5.250	5.250	10.500
GBP	5.250	10.500	15.750
EUR	5.250	8.925	14.175
QAR	5.250	Free	5.250
OMR	5.250	Free	5.250
KWD	5.250	Free	5.250
AED	5.250	Free	5.250
SAR	5.250	Free	5.250