

Schedule of Fees & Charges

Below are the fees and charges associated with our services

General Banking & Account Services Charges

Customer Accounts:

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|---------------------------------|----------------|
| Opening an account | Free |
| Current Account Maintenance Fee | Free |
| Monthly minimum balance | Not applicable |
| Monthly minimum balance charge | Free |

Account Statement

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| Through Online Banking or ATM | Free |
| Monthly statement by email | Free |
| ATM mini statement | Free |
| Through the Store | Free |

Fund Transfers / Remittances Charges

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|---------------------|------|
| Within meem Bahrain | Free |
|---------------------|------|

Local Transfers within Bahrain (Local Currency)

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|---------------------|----------|
| Fawri+ up to BD 100 | Free |
| Fawri+ above BD 100 | BD 0.105 |
| Fawri | BD 0.105 |
| Fawateer | Free |

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| International transfer (Foreign Currency) | International Transfer Charges |
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| Banker's Cheque issuance | BD 1.575 |
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| Banker's Cheque cancellation | Free |
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Local Transfers within Bahrain (Local Currency)

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| Standing instruction set up (or amendments) | Free |
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| Within meem Bahrain | Free |
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| GCC & International | International Transfer Charges |
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| Insufficient balance penalty | BD 5.250 |
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Debit Cards Charges

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

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

| Assigned Investment Participation Weightage | Expected Profit Rate | Modarib Share of Profit |
|---|----------------------|-------------------------|
| 100% | 0.05% | 99% |

Store Charges Charges

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| Over the counter cash withdrawal within Debit Card limit | Free |
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| Over the counter cash withdrawal above Debit Card limit | Free |
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* International Transfer Charges:

| Currency | Bank Fee | Correspondent Bank Charges | 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 |