

Schedule of Fees & Charges

Below are the fees and charges associated with our services

General Banking & Account Services Charges

Customer Accounts:	
Opening an account	Free
Current Account Maintenance Fee	Free
Monthly minimum balance	Not applicable
Monthly minimum balance charge	Free
Account Statement	
Through Online Banking or ATM	Free
Monthly statement by email	Free
ATM mini statement	Free
Through the Store	Free

Fund Transfers / Remittances Charges

Within meem Bahrain	Free
Local Transfers within Bahrain (Local Currency)	
Fawri+ up to BHD 100	Free
Fawri+ above BHD 100	BHD 0.105
Fawri	BHD 0.105
Fawateer	Free
International transfer (Foreign Currency)	International Transfer Charges
Banker's Cheque issuance	BHD 1.575
Banker's Cheque cancellation	Free

Local Transfers within Bahrain (Local Currency)

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

Debit Cards Charges

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

Store Charges

Over the counter cash withdrawal within Debit Card limit	Free
Over the counter cash withdrawal above Debit Card limit	Free

Credit Card Charges

Annual Fees	Free
Administrative Fees	Free
PIN Replacement Fees	Free
Card Re-issuance Fees (upon customer request)	BHD 5.250
Credit Insurance Fee	Free
Late Payment Fees	BHD 10.500
Charge-Back Fee (for rejected claims)	Free
Cash Withdrawal and Transfer Fee	BHD 5.25
Foreign Exchange Fee	2.00%
Profit Rate	Monthly 1.85% Annually 22.20%
Installment Program Fee	Free
Installment Program Profit Rate	0% on all terms

Savings Account

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

* International Transfer Charges:

Currency	Bank Fee	Correspondent Bank Charges	Amount (BHD)
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

Personal Finance Charges

Administrative Fees	1%+VAT of the financing amount capped at BD105.
Cost of Commodity Delivery (when opting for Commodity Delivery)	BHD 210
Postponement of Installment fee	1. If offered by the Bank, BHD 0 (free). 2. If requested by the customer, BHD 10.5 per postponement.
Early Repayment Fees	1% of the outstanding credit facility amount or BHD 10.5 whichever is lower
Late Payment Charges	BHD 15.75
Insurance Cost	BHD 0 (free)
Outstanding Balance / Release Letter	BHD 0 (free)