




Services' Fees and Charges - Elite Banking

Personal Accounts	
Current Account	
Opening/Minimum Balance	BHD 500 or its equivalent in other currencies
Minimum Balance Charge (taking into account note 1 below)	BHD 5.250 per month or its equivalent in other currencies
Account Closing Fees	Free
Dormant Account Fees	USD 10.50 or its equivalent in other currencies. Half yearly if the balance is less than USD 300 or its equivalent in other currencies
Savings Account	
Opening/Minimum Balance	BHD 20
Minimum Balance Charge (taking into account note 1 below)	BHD 1.050 per month
Account Closing Fees	Free
Dormant Account Fees	USD 10.50 or its equivalent in other currencies. Half yearly if the balance is less than USD 300 or its equivalent in other currencies
Fixed Deposit Account	
Minimum Fixed Deposit in BHD	BHD 1000
Minimum Fixed Deposit in Other Currencies	USD 5000 or its equivalent in other currencies
Release of Fixed Deposit Under Lien	Free
Breaking Fixed Deposit Before Completion	BHD 5.250 or its equivalent in other currencies and no interest will be paid
Account Closing Fees	Free
Interest Rate on Overdraft to Commercial Customers	8%
ATM / Debit Card	
Issuance of First ATM Card	Free
Issuance of Supplementary or Replacement Card	Free
ATM Card/PIN Replacement	Free
BENEFIT Switch ATM	Free
GCCNET ATMs	BHD 1.050 per transaction
Withdrawal from ATMs Located Outside Bahrain & GCCNET	3%
Withdrawal from ATMs Located Outside Bahrain & GCCNET (Arabi Net)	2%
Cross Border/Foreign Exchange Commission	3%
Cheques	
Issuance of 20-Leaf Cheque Book	Free
Issuance of 50-Leaf Cheque Book	BHD 3.150
Stop Cheque Charges	Free
Returned Cheque Charges	BHD 14.700
Foreign Currency Cheques Sent for Collection/Purchase Cheques	BHD 10.500
Standing Order	
Standing Order not Executed due to Insufficient Funds	BHD 5.250
Amendment/Cancellation Fees	Free

Outward Remittance	
	105 fils
	Free of charge up to BHD 100 or 105 fils for amounts higher than BHD 100; up to BHD 1.000 per day
Manager's Cheque	Free
Cancellation of Demand Draft/Manager's Cheque	Free
Transfer Returns	Free
Request for Enquiry	BHD 10.500 or its equivalent in other currencies
Wire Transfer (SWIFT)	
Within Kingdom of Bahrain (in other currencies)	BHD 5.250 + correspondent bank charges (if any)
Outside Bahrain - Within GCC and Internationally	BHD 5.250 + correspondent bank charges (if any)
One free transfer monthly (local or international)	
Correspondent Bank Charges (if any)	BHD 13.860 or its equivalent in other currencies
Enquiry of Outward Transfer in Foreign Currency	BHD 10.500 or its equivalent in other currencies
Transfer Amendment in Foreign Currency	BHD 5.250 or its equivalent in other currencies
Recall Outward Transfer in Foreign Currency	BHD 10.500 or its equivalent in other currencies
Inward Transfer	Free
Miscellaneous Charges	
	Free
Duplicate Fixed Deposit Advice	Free
*A Balance Certificate/Loan Balance	Free
*A No Liability/Release Letter	Free
*A Detailed Consumer Benefit Credit Report	BHD 5.250
*A Other Letters	BHD 5.250
Coins Counting Charges	BHD 2.100 per bag
SMS Express Service	Free
Emergency Encashment (Elite & Arabi Premium customers only)	USD 105 per transaction or its equivalent in other currencies
Cash Withdrawal < BHD 500 Over the Counter (taking into account note 1 below)	BHD 2.100
Custody Fees	25 bps out of each coupon
Foreign Currency	
Foreign Currency Cash Deposit	Free
Foreign Currency Cash Withdrawal	Free
Statement Copy (Accounts/Loans)	
Up to 1 year	Free
Over 1 year	Free
Hold Mail	BHD 5.250 per month
E-Statement Charges	Free

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Personal Loans	
Processing Fees	BHD 105 -2.10% of the loan amount*
Insurance Fees	Starting from 0.163% monthly**
Rescheduling	BHD 52.500
Installment Deferment Charges	BHD 10.500
Late Payment Fees	Free
Early Repayment Charges	1.050% of the outstanding loan amount or BHD 105 (whichever is lower)
Interest Charge on Past Due Amounts	Free
Mortgage Loans	
Processing Fees	1.050% of loan amount (min. BHD 157.500)
Installment Deferment Charges	BHD 10.500
Early Repayment Charges	0.7875% of the outstanding loan amount or BHD 210 (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 157.500
Installment Deferment Charges	BHD 10.500
Early Repayment Charges	1.050% of the outstanding loan amount or BHD 105 (whichever is lower)
Late Payment Fees	Free
Interest Charge on Past Due Amounts	Free
Credit Cards	
Late Payment Fees	BHD 10.500***
Over Limit Fees	BHD 10.500****
Cash Advance Fees/and via Arabi Online	3.15%*****
Card Replacement Fees	BHD 5.250
PIN Replacement Fees	BHD 2.100
Cross Border/Foreign Exchange Commission	3%*****
Duplicate Statement Fee (per copy)	Free up to 3 months. BHD 2.100 above 3 months
Credit Shield Fees (optional)	0.5% of monthly outstanding at billing cycle
Sales Voucher Retrieval	BHD 10.500
Dispute Charges	USD 10.50 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	Free	Free	1.50%	1.75%
Visa Platinum Credit Card	Free	Free	1.50%	1.75%
Travel Mate Credit Card	105	52.50	1.50%	1.75%
MasterCard Titanium Credit Card	Free	Free	1.60%	1.85%
Royal Jordanian Visa Gold Credit Card	Free	Free	1.50%	1.75%
Visa Gold Credit Card	Free	Free	1.60%	1.85%
Visa Silver Credit Card	Free	Free	1.60%	1.85%
Internet Shopping Card	Free	Free	1.60%	-

*Pricing differs based on the customer's 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.

*****0% for USD, EUR, GBP & AED when using Travel Mate credit cards for international transactions.

*A: Not applicable to social insurance organization pensioners.

Note: Priority Pass Card provides the cardholder 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, widows, 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. Fund transfer within Arab Bank - Bahrain accounts are free of charges.

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 26/12/2019.

**** Fees, charges and commercial discounts are subject to change. All fees, charges and commercial discounts listed are inclusive of 5% Value Added Tax (VAT), where applicable.**

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

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