Services' Fees and Charges

Personal	Accounts				
Current, Call and	11111				
Weighted Average Monthly Balance	BHD 500 or its equivalent in other currencies				
Minimum Balance Charge (taking into account note 1 below)	BHD 5.500 per month or its equivalent in other currencies				
Account Closing Fees	Free				
Dormant Account Fees	Free				
Savings Account					
Weighted Average Monthly Balance	BHD 20				
Minimum Balance Charge (taking into account note 1 below)	BHD 1.100 per month				
Account Closing Fees	Free				
Dormant Account Fees	Free				
Fixed Depo	sit 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 5.500 or its equivalent in other currencies and no interest will be paid				
Account Closing Fees	Free				
Dormant Account Fees	Free				
Banking I					
Extra A	****				
Subscription Fee	Free				
Salary Advance Fees/Interest	1- Free for the first 7 days of the month 2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.100 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5				
Arabi Premium Program					
Subscription Fee	BHD 2.200 per month applied to salaried and non-salaried customers				
Salary Advance Fees/Interest	Same as salary advance fees/interest for Payroll Account				
ATM / Debit Card					
Issuance of First ATM Card / BandPay (Contactless Payment Bracelet) / Contactless Payment Mobile Sticker	Free				
Cards replacement (lost or damaged) / BandPay (Contactless Payment Bracelet) / Contactless Payment Mobile Sticker	BHD 5.500				
ATM Card PIN Replacement	BHD 2.200				
BENEFIT Switch ATM	Free				
GCCNET ATMs	BHD 1.100 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%"all inclusive"				
Cheques					
Issuance of 20-Leaf Cheque Book BHD 2.200					

Jasuanas of FO Loof Chague Book	DIID E FOO				
Issuance of 50-Leaf Cheque Book	BHD 5.500				
E-Cheque book Issuance	Free				
Stop Cheque Charges	BHD 5.500				
Dishonored Cheque Charges	BHD 15.400				
Foreign Currency Cheques Sent for Collection/ Purchase Cheque	BHD 11				
	ng Order				
Standing Order not Executed due to Insufficient Funds	BHD 11				
Amendment/Cancellation Fees Free					
Outward Remittance					
※	110 fils				
	Free of charge up to BHD 100 or 110 fils for amounts higher than BHD 100; up to BHD 1.000 per day				
Manager's Cheque	BHD 3.300 per cheque				
Cancellation of Demand Draft/Manager's Cheque	Free				
Payments Returns	Free				
Request for Enquiry	BHD 11 or its equivalent in other currencies				
Elite and Arabi Premium transfer through Arabi Access Service	Complimentary				
Other programs transfer through Arabi Access Service	BHD 1.100 per transaction				
	(SWIFT) / AFAQ				
Within Kingdom of Bahrain (in other currencies)	BHD 5.500 + correspondent bank charges (if any)				
Outside Kingdom of Bahrain - Within GCC and Internationally	BHD 5.500 + correspondent bank charges (if any)				
Correspondent Bank Charges (if any)	BHD 14.550 or its equivalent in other currencies				
Enquiry of Outward Transfer in Foreign Currency	BHD 11 or its equivalent in other currencies				
Transfer Amendment in Foreign Currency	BHD 5.500 or its equivalent in other currencies				
Recall Outward Transfer in Foreign Currency	BHD 11 or its equivalent in other currencies				
Inward Transfer	Free				
Outside Kingdom of Bahrain within GCC in GCC currencies					
(AFAQ)	BHD 5.500 BHD or its equivalent in other currencies				
Miscellane	ous Charges				
	Free				
Duplicate Fixed Deposit Advice	Free				
*A Balance Certificate/Loan Balance	Free if once a year. BHD 11 if more than once a year				
*A No Liability (taking into account note 3 below)	Free if once a year. BHD 11 if more than once a year				
*A Release Letter	Free within 6 months of the loan/credit facility closure BHD 5.500 after 6 months of the loan/credit facility closure				
*A Detailed Consumer Benefit Credit Report	BHD 5.500				
*A Other Letters	BHD 5.500				
Coins Counting Charges	BHD 2.200 per bag				
SMS Express Service	Free				
SMS Express Plus Service	330 Fils per message				
Emergency Encashment (Elite & Arabi Premium customers only)	USD 110 per transaction or its equivalent in other currencies				
Cash Withdrawal < BHD 500 Over the Counter (taking into account note 1 below)	BHD 2.200				
Custody Fees	25 bps out of each coupon				
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Services' Fees and Charges

Foreign Currency Cash Deposit Free Foreign Currency Cash Withdrawal Free Statement Copy (Accounts/Loans) Printing of (Account/Loan) Statement (taking into account note 1 below)	Foreign Currency					
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Visa "Arabi Switch" Issuance and Renewal Fees BHD 50	Sales Voucher Retrieval	BHD 11				
	Visa "Arabi Switch" Issuance and Renewal Fees	BHD 50				

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 and Arabi Mobile)
Visa Signature Credit Card	110	55	2%	2.25%
Visa Platinum Credit Card	55	Free	2%	2.25%
Travel Mate Credit Card	110	55	2%	2.25%
MasterCard Titanium Credit Card	38.500	Free	2.1%	2.35%
Royal Jordanian Visa Gold Credit Card	38.500	Free	2%	2.25%
Visa Gold Credit Card	Free	Free	2.1%	2.35%
Visa Silver Credit Card	Free	Free	2.1%	2.35%
Internet Shopping Card	Free	Free	2.1%	2.35%

^{*}Pricing differs based on the customer's nationality, place of work and account program type.

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, disabled clients and Bahraini nationals & Non Bahraini individuals 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. Liability letter addressed to Supreme Council for Women or Ministries or for social housing purpose free.
- 4. Fund transfer within Arab Bank Bahrain accounts are free of charges.
- 5. Top up fees for mortgage and personal credit facilities will be free of charge.

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 20/01/2025.

** Fees, charges and commercial discounts are subject to change. All fees, charges and commercial discounts listed are inclusive of 10% Value Added Tax (VAT), where applicable.

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



^{**}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.