

# Services' Fees and Charges

Personal Accounts	
<b>Current Account</b>	
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 10.500 or its equivalent in other currencies. Half yearly if the balance is less than USD 300 or its equivalent in other currencies
<b>Savings Account</b>	
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 10.500 or its equivalent in other currencies. Half yearly if the balance is less than USD 300 or its equivalent in other currencies
<b>Fixed Deposit Account</b>	
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%
<b>Banking Programs</b>	
<b>Extra Account</b>	
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1- Free for the first 7 days of the month 2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.050 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5
<b>Arabi Premium Program</b>	
Subscription Fee	BHD 2.100 per month applied to salaried and non-salaried customers
Salary Advance Fees/Interest	Same as salary advance fees/interest for Payroll Account
<b>ATM / Debit Card</b>	
Issuance of First ATM Card	Free
Issuance of Supplementary or Replacement Card	BHD 5.250
ATM Card PIN Replacement	BHD 2.100
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	BHD 2.100
Issuance of 50-Leaf Cheque Book	BHD 5.250
Stop Cheque Charges	BHD 5.250
Returned Cheque Charges	BHD 14.700
Foreign Currency Cheques Sent for Collection/ Purchase Cheque	BHD 10.500
<b>Standing Order</b>	
Standing Order not Executed due to Insufficient Funds	BHD 10.500
Amendment/Cancellation Fees	BHD 3.150
<b>Outward Remittance</b>	
	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	BHD 3.150 per cheque
Cancellation of Demand Draft/Manager's Cheque	Free
Payments Returns	Free
Request for Enquiry	BHD 10.500 or its equivalent in other currencies
<b>Wire Transfer (SWIFT)</b>	
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)
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
<b>Miscellaneous Charges</b>	
	Free
Duplicate Fixed Deposit Advice	Free
*A Balance Certificate/Loan Balance	Free if once a year. BHD 10.500 if more than once a year
*A No Liability (taking into account note 3 below)	Free if once a year. BHD 10.500 if more than once a year
*A Release Letter	Free within 6 months of the loan/credit facility closure BHD 5.250 after 6 months of the loan/credit facility closure
*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
<b>Foreign Currency</b>	
Foreign Currency Cash Deposit	Free
Foreign Currency Cash Withdrawal	Free



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Statement Copy (Accounts/Loans)	
Printing of (Account/Loan) Statement (taking into account note 1 below)	Up to 2 times per year - free More than 2 times per year - 315 fils per page (max BHD 5.250)
Hold Mail	BHD 5.250 per month
E-Statement Charges	Free
Personal Loans	
Processing Fees	BHD 105
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	BHD 210 for facilities up to the value of BHD 150k BHD 315 for facilities above BHD 150k up to BHD 250k BHD 525 for facilities above BHD 250k
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 105 for new and used motor vehicles
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 10.500 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	105	52.500	1.50%	1.75%
Visa Platinum Credit Card	52.500	Free	1.50%	1.75%
Travel Mate Credit Card	105	52.50	1.50%	1.75%
MasterCard Titanium Credit Card	36.750	Free	1.60%	1.85%
Royal Jordanian Visa Gold Credit Card	36.750	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. 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, personal and auto 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 1/6/2020.**

**\*\* 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.**

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