Services' Fees and Charges

Personal Accounts						
Current Account						
Weighted Average Monthly 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	Free					
	Account BHD 20					
Weighted Average Monthly Balance	BID 20					
Minimum Balance Charge (taking into account note 1 below)	BHD 1.050 per month					
Account Closing Fees	Free					
Dormant Account Fees	Free					
	osit 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%					
	Programs					
Subscription Fee	Account					
Subscription Fee	1100					
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1- Free for the first 7 days of the month 2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.050 per day where withdrawal from the salary advance occurs with a maximum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					
Arabi Premi	um Program					
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					
ATM / Do	ebit 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 5.250					
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%"all inclusive"					
Cross Border/ Foreign Exertainge Commission						

Susuance of 20-Leaf Cheque Book BHD 2.100							
Issuance of 50-Leaf Cheque Book BHD 5.250 Stop Cheque Charges BHD 5.250 BHD 1.700 BHD 1.700 Standing Order not Executed due to Insufficient Funds BHD 10.500 Standing Order not Executed due to Insufficient Funds BHD 10.500 Standing Order not Executed due to Insufficient Funds BHD 10.500 Free Outward Remittance Outward Remittance Outward Remittance Insufficient Funds 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 1.0500 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) Oursepondent 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 Recall Outward Transfer in Foreign Currency BHD 10.500 or its equivalent in other currencies Recall Outward Transfer in Foreign Currency BHD 10.500 or its equivalent in other currencies Recall Outward Transfer in Foreign Currency BHD 10.500 or its equivalent in other currencies Recall Outward Transfer in Foreign Currency BHD 10.500 or its equivalent in other currencies Recall Outward Transfer in Foreign Currency BHD 10.500 or its equivalent in other currencies Recall Outward Transfer in Foreign Currency BHD 10.500 or its equivalent in other currencies Recall Outward Transfer in Foreign Currency BHD 10.500 or its equivalent in other currencies Recall Outward Transfer in Foreign Currency BHD 10.500 or its equivalent in other currencies Recall Outward Transfer in Foreign Currency BHD 10.500 or its equivalent in other currencies Recall Outward Transfer in Foreign Currency BHD 10.500 or		<u>. </u>					
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Services' Fees and Charges

Statement Copy (Accounts/Loans)					
Printing of (Account/Loan) Statement (taking into account	Up to 2 times per year - free				
note 1 below)	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 Personal Loans					
Processing Fees	BHD 105				
Insurance Fees	as billed by insurer**				
Rescheduling	BHD 10.500 per facility				
Installment Deferment Charges	BHD 10.500 per installment				
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				
Mortga	ge 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 per installment				
Early Repayment Charges	0.7875% of the outstanding loan amount or BHD 210 (whichever is lower)				
Insurance Fees	as billed by insurer**				
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 per installment				
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.

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 & 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, 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 22/7/2020.

** 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.

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.