Services' Fees and Charges - Elite Banking

Personal Accounts	
Current, Call and Notice Accounts	
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 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 Maturity	BHD 5.500 or its equivalent in other currencies and no interest will be paid. In case of partial or full withdrawal of a term deposit before maturity, interest and any applicable debit interest (penalty) will be calculated in accordance with the Bank's internal procedures and prevailing borrowing interest rate.
Account Closing Fees	Free
Dormant Account Fees	Free
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	Free
ATM Card/PIN Replacement	Free
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	Free
Issuance of 50-Leaf Cheque Book	BHD 3.300
E-Cheque book Issuance	Free
Stop Cheque Charges	Free
Dishonored Cheque Charges	BHD 15.400
Foreign Currency Cheques Sent for Collection/Purchase Cheques	BHD 11
Standing Order	
Standing Order not Executed due to Insufficient Funds	BHD 5.500
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 3000 per day
Manager's Cheque	Free
Cancellation of Demand Draft/Manager's Cheque	Free
Transfer Returns	Free
Request for Enquiry	BHD 11 or its equivalent in other currencies
Wire Transfer (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)
One free transfer monthly (local or international)	
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
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 5.500
*A Other Letters	BHD 5.500
Coins Counting Charges	BHD 1.100 per bag
SMS Express Service	Free
SMS Express Plus Service	330 Fils per message
Emergency Encashment ("Elite" & "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
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 5.500 per month
E-Statement Charges	Free

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Services' Fees and Charges - Elite Banking

Personal Loans	
Processing Fees	BHD 110
Insurance Fees	as billed by insurer**
Rescheduling	BHD 11 per facility
Installment Deferment Charges	BHD 11 per installment
Late Payment Fees	Free
Early Repayment Charges	1.100% of the outstanding loan amount or BHD 110 (whichever is lower)
Daily Interest Charge on Past Due Amounts	Overdue Installment Amount * Loan Interest Rate/360 days
Mortgage Loans	
Processing Fees	BHD 220 for facilities of value BHD 10,000 up to BHD 150,000 BHD 330 for facilities of value BHD 150,001 up to BHD 250,000 BHD 550 for facilities above BHD 250,000
Installment Deferment Charges	BHD 11 per installment
Early Repayment Charges	0.825% of the outstanding loan amount or BHD 220 (whichever is lower)
Insurance Fees	as billed by insurer**
Late Payment Fees	Free
Daily Interest Charge on Past Due Amounts	Overdue Installment Amount * Loan Interest Rate/360 days
Auto Loans	
Processing Fees	BHD 110 for new and used motor vehicles
Installment Deferment Charges	BHD 11 per installment
Early Repayment Charges	1.100% of the outstanding loan amount or BHD 110 (whichever is lower)
Late Payment Fees	Free
Daily Interest Charge on Past Due Amounts	Overdue Installment Amount * Loan Interest Rate / 360 days
Credit Cards	
Late Payment Fees	BHD 11***
Over Limit Fees	BHD 11****
Cash Advance Fees/and via Arabi Online	3.300%*****
Card Replacement Fees	BHD 5.500
PIN Replacement Fees/Customer Request	BHD 2.200
Cross Border/Foreign Exchange Commission	Up to 3%******
Statement Fee	• E-statement - Free • 1st request/printed copy per year - Free • 2nd request/printed copy per year - Free • More than 2 times printed per year - 330 Fils per page, subject to a cap of BD 5.50
Credit Shield Fees (optional)	0.018423% of monthly outstanding at billing cycle
Sales Voucher Retrieval	BHD 11
Arabi Travel Rewards Charges	Free

Card Type	Primary Card Annual Fees (BHD)	Supplementary Card Annual Fees (BHD)	Monthly Interest Rate (Retail Purchase)	Annual 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	Free	Free	2%	24%	2.25%
Visa Platinum Credit Card	Free	Free	2%	24%	2.25%
Travel Mate Credit Card	110	55	2%	24%	2.25%
MasterCard Platinum Credit Card *******	Free	Free	2.1%	25.2%	2.35%
Royal Jordanian Visa Gold Credit Card	Free	Free	2%	24%	2.25%
Visa Gold Credit Card	Free	Free	2.1%	25.2%	2.35%
Visa Silver Credit Card	Free	Free	2.1%	25.2%	2.35%
Internet Shopping Card	Free	Free	2.1%	25.2%	2.35%
Master Card World Elite	110	55	2%	24%	2.25%

*Loan interest rate 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.

*******Recarding from MasterCard Titanium to Platinum plastic will be upon renewal, replacement or customer's request starting from Feb 15th, 2025.

*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, 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. Fund transfer within Arab Bank - Bahrain accounts are free of charges.
4. 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.**

Important Notice: Customers are required to open and maintain an account with Arab Bank as a condition for obtaining credit facilities.

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