

## Schedule of Fees & Charges

General Banking & Account Services	Charges
Customer Accounts	
Opening an account	Free
One-Pack account maintenance fee	Free
Monthly minimum balance	Free
Monthly minimum balance charge	Free
Account Statement	
Through Online Banking or ATM	
Monthly statement by email	Free
ATM mini statement	Free
Through the Store	
Less than 1 year	BD 2.5
From 1 to 5 years	BD 3
More than 5 years	BD 5
Standing Instructions	
Standing instruction set up (one time)	BD 1
Within meem Bahrain	Free
GCC & International	* International Transfer
	Charges
Insufficient balance penalty	BD 5

Fund Transfers / Remittances	Charges
Within meem Bahrain	Free
Local Transfers within Bahrain (Local Currency)	
Fawri+ up to BD 100 Fawri+ above BD 100 Fawri Fawateer	Free BD 0.100 per transaction BD 0.100 per transaction Free
International transfer (Foreign Currency) Banker's Cheque issuance Banker's Cheque cancellation	* International Transfer Charges BD 1.5 Free

ATM and POS Cards	Charges
Debit Card	
First Issuance of Card & PIN	Free
Card Renewal	Free
Card Re-issuance	BD 3
Cash Withdrawal in Bahrain	Free
Cash Withdrawal in GCC - GCC Net	BD 1
Cash Withdrawal outside GCC – Visa Network	BD 2.5
Balance Enquiry in Bahrain	Free
Balance Enquiry within GCC	BD 0.300

Other Charges	Charges
Over the counter cash withdrawal within Debit Card limit	BD1
Over the counter cash withdrawal above Debit Card limit	Free
Charge-back fee for rejected claims	BD 5
FX Currency Conversion	2.25%

## \* International Transfer Charges:

Currency	Amount (BD)
USD	10
GBP	15
EUR	13.5
QAR	11
OMR	11
KWD	11
AED	11
SAR	15