**Customized Cheques:**

# How can I order GB customized cheques?

To order customized cheques, please contact your relationship manager at GulfBank/nearest branch.

# What is the charge for making an order?

Price varies depending on order quantity

# What is the minimum order quantity?

1000 cheques.

# When can the customized cheques be ready?

The delivery period is 30 business days after sample approval.

Cash Pickup:

# How can I request a Cash Pickup service?

For cash pick up service requests, please contact your relationship manager at GulfBank/nearest branch.

# What are the Cash Pickup operating hours?

The cash pick up service operates 24/7.

# Do you provide warranty/insurance for the service?

Yes, GB insures the safety of the service procedure against money theft, fraud, etc.

# How much do you charge for the service?

Price varies depending on Locations – Frequency of trips – Sealed bags/ money counting/sorting.

# How long does the procedure take?

Daytime, same day.

Evening time: next working day.

Corporate Online Banking

# How can I sign up for the corporate online banking?

You can obtain the form either through your relationship manager at GulfBank/nearest branch or through the online portal by following the below steps:

Visit [www.e-gulfbank.com](http://www.e-gulfbank.com)

Under Corporate & Institutional tab, click sign up.

What are the required documents?

Article of association.

All amendments (if any).

Updated commercial license.

Mostakhraj / (Extract from ministry of commerce) (max. 2 week old).

Certificate of authorized signatory.

Copies of all online users’ civil IDs.

# When can the online service be ready?

3-5 working days after submitting all required documents.

# Do you provide online training?

GulfBank provides a full online training to its valued clients when it would be convenient for you.

Trade finance

LG

# How can I initiate online LG requests?

You can requests LG request through the Gulf Bank Corporate Online banking.

# Where do I pick up the LG request?

Trade finance department, GulfBank- head office,

# When will it be ready?

If made before 10 AM, same working day, after 10 AM, next working day.

LC

# How can I initiate online LC requests?

You can requests LC request through the Gulf Bank Corporate Online banking.

# Where do I pick up the LG request?

Trade finance department, GulfBank- head office,

# When will it be ready?

If made before 10 AM, same working day, after 10 AM, next working day.

Corporate online Salaries

# How do I sign up for the online salaries?

**An application must be filled along with the legal documents of the company, then the username and the password will be issued.**

# How do I submit the salaries online?

Salaries will be processed through a certain format using an Excel sheet where all the information is entered then it’s generated into text file and uploaded into the online portal.

# How would I be notified that the username and password are ready?

An automated e-mail will be sent to the company saying that the username and password is ready for collection.

# When will the salaries be credited to the accounts?

There is a cut off time between all banks in Kuwait, meaning that if the salaries were processed before 11:00am it will be credited on the same day, after that time it will be credited on the next working day, this is not eligible for Gulf bank customers.

# Do I have to take any paper to the ministry of social affairs to show that my employees have received their salaries?

No, as there is a link between the bank and the ministry of social affairs.

# Can I process salaries of previous months online?

Yes, you will be able to process any previous salary files.

Online Payments

Payments

# How do I execute online transfers/payments?

1. Under transfers and payments, choose the type of transfer you wish to execute.
2. Fill out all field requirements
3. When done, click save and submit.

# What are your online baking transfer charges?

1. Local transfers : KD ½
2. International transfers: KD 3
3. GB-to-GB transfers: free.

# How long does the online transfer process take?

1. Local transfers: if done before 10:30 AM, same working day, after 10:30 AM, next working day.
2. International transfers: 3 working days.

# What is the daily withdrawal limit on my ATM card?

You may withdraw up to KD800 cash a day.

# What if my ATM card is lost or stolen?

If your card is lost or stolen, you should immediately report this to Gulf Bank - Call  1805805 or +965 22444 383 if you are outside Kuwait. You won't be liable for any unauthorized purchases or withdrawals from your account when you notify Gulf Bank promptly.

# What if my credit card is lost or stolen?

if your card is lost or stolen, you should immediately report this to Gulf Bank - Call 1805805 or +965 22444 383 if you are outside Kuwait. You won't be liable for any unauthorized purchases or withdrawals from your account when you notify Gulf Bank promptly.

# What should I do if I forget my username and/or password?

If you have forgotten your  username or password, call 1805805.

# What are the fees to use an ATM?

As a Gulf Bank customer using a Gulf Bank ATM card at a Gulf Bank ATM machine, there are absolutely no fees.  Find the nearest Gulf Bank ATM by using the branch locater search tool on our website.

# What is the daily withdrawal limit on my ATM card?

You may withdraw up to KD 800 cash per day with your ATM card.

# What is the minimum amount required to open an account?

The minimum amount required to open an account varies depending up on the account you wish to open.

# Will I receive an ATM card when I open a new account?

Yes, you will be provided with an Electron ATM card when you open a new account.

# Will Gulf Bank request my account information by e-mail?

No, Gulf Bank will NEVER ask for your bank account information by e-mail.  Gulf Bank uses the secure Mailbox feature within our Online Banking site to contact you.  Do not divulge your personal access details to any website or e-mail.  Please delete such e-mails and/or report them.

# How can I check my account status?

1. Dial 1805805
2. Press 1 for Arabic or 2 for English
3. Press 1
4. Enter 8 digit account number followed by #
5. Enter 4 digit PIN number followed by #
6. Press 1
7. Press 5

# How can I transfer funds between my accounts?

1. Dial 1805805
2. Press 1 for Arabic or 2 for English
3. Press 1
4. Enter 8 digit account number followed by #
5. Enter 4 digit PIN number followed by #
6. Press 2
7. Press 1

# How do I get daily exchange rates?

1. Dial 1805805
2. Press 1 for Arabic or 2 for English
3. Press 2
4. Press 2

# How do I pay my utility bill?

1. Dial 1805805
2. Press 1 for Arabic or 2 for English
3. Press 1
4. Enter 8 digit account number followed by #
5. Enter 4 digit PIN number followed by #
6. Press 2
7. Press 4

# Can I break my Term Deposit before it matures?

Yes you ay withdraw you Term Deposit before it matures, but you will be charged a fee of KD20 and will lose the interest.

# How does a Term Deposit work?

A term deposit offers high rates of interest and security for a fixed term. Interest rates differ - they depend on the term of the loan and the amount of the deposit. Interest rates are available up on request.

# How is a secured loan different from an unsecured loan?

With a secured loan, customers secure the loan with a pledge of collateral, such as a fixed deposit. With an unsecured loan, the loan is not secured against a collateral, but requires the salary of the customer to be transferred to Gulf Bank.

# How much can I borrow?

The loan amount that can be borrowed depends on the collateral available linked to your monthly income. Please speak to a representative of Gulf Bank to help you determine the amount you can borrow.

# How much will my loan cost?

The cost of your loan depends on the interest and the period of time you take to repay the loan. The higher the rate of interest or the longer you take to repay the loan, the more you will pay over the life of the loan.

# How quickly can I get my loan?

It takes several working days for the approval and credit limit in your account to be set.

# What are some of the features of the Salary Accounts?

All you need to open a Salary Account at Gulf Bank are your Civil ID and your salary certificate. With a salary account you will get:

* An ATM card that is accepted worldwide
* A free Credit Card for the first year
* Special discounts at over 220 outlets in Kuwait
* The ability to apply for a loan.

# What are some of the features of the Savings Accounts?

Some of the key features of our savings accounts are:

* Low opening deposits
* High rates of return
* 24/7 accessibility

# What are some of the features of the Youth Accounts?

 These accounts are offered to promote savings among the youth. Some of their key features are:

* You can create an account with a balance as low as KD10
* You will receive an exciting welcome pack when you open an account
* You can accrue interest on your accounts by opening interest bearing savings accounts.

# What does Gulf Banks Term Deposits have to offer?

* Loans are available in KD and other major currencies
* We offer competitive rates calculated on a daily basis
* We offer secured loans or Gulf Bank credit cards against your deposit
* There are a variety of terms to choose from.

# What interest rates will I receive?

You will receive the interest rates that are applicable on the day we receive your completed application form.

# What is the maximum amount I can borrow and for how long?

The maximum amount you can borrow is KD70,000 and the maximum repayment period is 15 years.

# What types of services does Gulf Bank provide?

We have a variety of accounts to suit your needs. We offer Salary Accounts, Savings Accounts, Youth Accounts, Term Deposits, Loans and Credit Cards.

# Who can open an Al Danah account?

Anyone in Kuwait can open an Al Danah account. All citizens and residents, male and female, old and young, can easily open an Al Danah account within minutes. Minors however require their parents to open the account or their legal guardian.