



FEES AND SERVICE CHARGES

FEES DETAILS

Accounts

Saving\Salary Account Opening Minimum Balance	BD20
Tejoori Al Islami Opening Minimum Balance	BD50
Saving\Tejoori Al Islami\Salary Account Below Minimum Balance Charges ^{(1) (3)}	BD1.10
Current Account Minimum Balance	BD300
Current Account Below Minimum Balance Charge ^{(1) (3)}	BD2.20
Over the Counter Cash Withdrawal (for less than BD500) ⁽¹⁾	BD1.10
Withdrawal and Deposit in Foreign Currency Accounts	Free
Closing Account Fee	Free

Investment Deposits

Minimum Opening Balance (Normal Deposit)	BD1,000
Minimum Opening Balance (Special Deposit)	BD50,000
Premature Breakage Profit Compensation	
Percentage of Original Terms Elapsed for BHD Deposits	Percentage of Due Profits for the Elapsed Period to be Paid
- Greater than 60% and less than 100% of Term	85%
- Greater than 50% and up to 60% of Term	51%
- Greater than 33% and up to 50% of Term	42.50%
- Up to 33% of Term	28.05%
- Breakage of Deposit Fee	BD11
Percentage of Original Terms Elapsed for Other Currencies Deposits	Percentage of Due Profits for the Elapsed Period to be Paid
- Greater than 60% and less than 100% of Term	90%
- Greater than 50% and up to 60% of Term	54%
- Greater than 33% and up to 50% of Term	45%
- Up to 33% of Term	29.7%
- Breakage of Deposit Fee	BD11

Debit Cards

First Issue of ATM Card and PIN	Free
ATM Card Replacement on Customer's Request	BD5.5
PIN Replacement	BD2.2
Transaction Copy Request Fee	BD5.5
ATM Utilization Fees	
Transaction	Benefit
• Withdrawal	Free
• Balance Enquiry	Free
• Insufficient Funds	Free
GCC	BD1.1
International	BD2.2
	BD1.1
	-
Foreign Currency Transaction Fees	
• US Dollar	2.48% ⁽⁴⁾
• Other	3.03% ⁽⁴⁾





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Cheque Charges

25 Leaves Cheque Book	BD2.75
50 Leaves Cheque Book	BD5.50
Returned Cheque (due to insufficient balance)	BD14
Demand Draft	BD3.30
Cancellation of Draft	Free
Manager Cheque	BD2.20
Cancellation of Manager Cheque	Free
Stop Cheque (Per Cheque)	BD5.50

Copy of Statement, Cheque or Voucher

Copy of Statement, Cheque, Voucher or Other Documents Up to 2 Times a Year	Free
Copy of Statement, Cheque, Voucher or Other Documents More Than 2 Times a Year ⁽¹⁾ BD0.300 Per Page Maximum of BD5.25	BD0.33
Audit Confirmation Letter	BD22
Certificate of Balance and Other Confirmations	BD11

Standing Order

Internal	Free
Local	BD0.11
GCC	BD5.50 + Correspondence Charges
International	BD5.50 + Correspondence Charges
Insufficient Balance to Entertain Standing Order	BD5.50
Cancellation Standing Order Before Transmission	Free

Transfers

Fawri+ (BD100 or less)	Free
Fawri+ (above BD100 and up to BD1,000)	BD0.11
Fawri (salary) per record	BD0.01
Fawri (other) per transaction	BD0.11
Fawateer	Free
Swift Transfer within Bahrain - BD	BD0.11
Swift Transfer within Bahrain - (Foreign Currency)	BD5.50 + Correspondence Charges
Swift Transfer outside Bahrain	BD5.50 + Correspondence Charges
Swift Confirmation	BD2.200

*All internal transfers are free of charge.





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Finance Processing Fees	
Auto Finance*	BD110
Consumer Finance*	BD110
Mortgage Residential*	
Below BD150,0000	BD220
Above BD150,000 and Below BD250,000	BD330
Above BD250,000	BD550
Social Housing (Mazaya)	
Second Mortgage for Mazaya	BD220
Pari Passu	
Mortgage Investment	0.825% of finance amount
Finance Outstanding Letter ⁽²⁾	Free Once a Year BD11 (More Than Once)
Finance Release Letter	Free Within 6 Months of Settlement BD5.50 (After 6 Months)
Postponement of Installments on Customer's Request	BD11
Valuation, Insurance, Registration, Notarization and All Other Governmental Fees	Identical fees will be charged without any increase
Early Settlement Penalty (Personal and Auto Finance)	1% of the outstanding amount with a maximum of BD100
Early Settlement Penalty (Residential Housing Finance)	0.75% of the outstanding amount with a maximum of BD200
Early Settlement Penalty (Investment Housing Finance)	3% of the payoff amount

*Personal Auto Finance and Tas'heel Personal Finance are covered under the group Takaful Policy. Life Takaful for Residential Mortgages are not covered in the group Takaful policy. Group Life Takaful policy terms and conditions apply for all applications.

*Consumer Finance: The fees excludes the commodity cost (third party). International Commodities cost BD12, while Domestic Commodities cost BD26.

PayPal Services

PayPal Account Top Up	1.1% of amount with a minimum of \$2.68 and maximum of \$26.81
PayPal Withdrawl	1.1% of amount with a minimum of \$2.68 and maximum of \$26.81

(1) Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Development, students and any customer with monthly salary below BD250 to be exempted from such fee.

(2) Finance outstanding letter addressed to Supreme Council for Women, Ministry of Labour and Social Development or for social housing purposes are waived the fee.

(3) The minimum balance will be calculated on a weighted average monthly balance.

(4) Inclusive of International Payment Schemes charges.





CREDIT CARDS' FEES AND CHARGES

FEES DETAILS

Description	Gold	Titanium	Platinum	Black & Signature	Infinite	Corporate
1 Card Maximum Service Fees - Annually	BD1,080	BD2,040	BD3,060	BD6,000	BD14,510 **	BD12,000
2 Monthly Maximum Service Fee	BD90	BD170	BD255	BD500	BD1,200	BD1,000
3 Supplementary Annual Membership/Subscription Fee	Nil	Nil	Nil	Nil	BD55	Nil
4 Fee Charged in Case of Full Settlement of Outstanding Balance	Nil	Nil	Nil	Nil	Nil	Nil
5 Cash Advance Fee (Regardless of Amount Withdrawn Per Transaction)	4.4% (subject to a Min. of BD4.4)					
6 Late Payment Fee - Goes to Charity	BD5	BD5	BD5	BD5	BD5	BD5
7 Over Limit Fee - Goes to Charity	BD5	BD5	BD5	BD5	BD5	BD5
8 Copy of Statement Up 2 Times a Year Copy of Statement More Than 2 Times a Year	Nil	Nil	Nil BD0.33 Per Page Maximum of BD5.5	Nil	Nil	Nil
9 Card Replacement Fee	BD5.5	BD5.5	BD5.5	BD5.5	BD5.5	BD5.5
10 Credit Card Outstanding Letter - Once a Year Credit Card Outstanding Letter - More than Once a Year	Nil BD11	Nil BD11	Nil BD11	Nil BD11	Nil BD11	Nil BD11
11 Credit Card Release Letter - Within 6 Months of Settlement Credit Card Release Letter - After 6 Months of Settlement	Nil BD5.5	Nil BD5.5	Nil BD5.5	Nil BD5.5	Nil BD5.5	Nil BD5.5
12* Card Transaction Foreign Exchange Mark-Up: • US Dollar • All Other Currencies	2.48% 3.03%	2.48% 3.03%	2.48% 3.03%	2.48% 3.03%	2.48% 3.03%	2.48% 3.03%
13 Temporary Limit Increase Request Fee	BD11	BD11	BD11	BD11	BD11	BD11
14 PIN Replacement	BD2.2	BD2.2	BD2.2	BD2.2	BD2.2	BD2.2
15 Transaction Copy Request Fee	BD5.5	BD5.5	BD5.5	BD5.5	BD5.5	BD5.5
16 Balance Enquiry on ATMs (Free on BisB ATMs)	BD1.1	BD1.1	BD1.1	BD1.1	BD1.1	BD1.1
17 Transfer of Credit Balance: • Manager's Cheque Issued of Credit Balance • Transfer Credit Balance to BisB Account	BD2.2 Free	BD2.2 Free	BD2.2 Free	BD2.2 Free	BD2.2 Free	BD2.2 Free
18 Charge Back Fee (rejected claims)	Free	Free	Free	Free	Free	Free

(***) Credit Cards are covered under the group Takaful Policy. Group Life Takaful policy terms and conditions apply for all applications

(**) BD110 non refundable, charged once every year.

(*) Including International Payment Scheme Charges.





PREPAID FEES AND CHARGES

FEES DETAILS

Fees and Charges	Regular Prepaid	BisB Arcade Prepaid	BisB Future Leader
1 Annual Fee	Nil	BD11	BD5.5
2 Card Issuance	BD3.3*	BD3.3*	BD3.3*
3 Card Renewal	Nil	Nil	Nil
4 Card Replacement	BD3.3	BD3.3	BD3.3
5 Pin Replacement	BD2.2	BD2.2	BD2.2
6 Card Transaction Foreign Exchange Mark-Up:			
• US Dollar	2.48%	2.48%	2.48%
• All Other Currencies	3.03%	3.03%	3.03%
7 Non-Utilization	Nil	Nil	Nil
8 Cash Withdrawal on BisB ATMs	Free	Free	Free
9 Cash Withdrawal on Local and International ATMs	1% of minimum of BD1.1	1% of minimum of BD1.1	1% of minimum of BD1.1
10 Balance transfer to any other BisB account	Free	Free	Free
11 Balance transfer to a managerial cheque	BD2.2	BD2.2	BD2.2
12 Transactions Copy Request fee	BD5.5	BD5.5	BD5.5
13 Charge back fee (rejected claims)	Free	Free	Free
14 Wearable Issuance Fee	-	-	BD16.5

*Card issuance through kiosk: Free of charge

