

Fees and Service Charges



Fees Details

As applicable, all fees and service charges are inclusive of 10% Value Added Tax (VAT)

Accounts and Related Services	Minimum Balance ⁽²⁾ to Open and Maintain in Account	Applicable Charges if Account balance below stipulated minimum
Saving Account, Digital Onboarding Current Account and Salary Account	BD20	BD1.100
Tejoori Al Islami ⁽¹⁾ ⁽²⁾	BD50	BD1.100
VEVO Account ⁽¹⁾	BD10	BD1.100
Iqra Account	BD30	Free
Current Account ⁽¹⁾ ⁽²⁾	BD300	BD2.200
Call Account	BD2,000 or equivalent	BD2.200 or equivalent
Over the Counter Cash Withdrawal (for less than BD500) ⁽¹⁾	-	BD1.100 per transaction
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)	BD35,000
Premature Breakage Profit Compensation Percentage of Original Terms Elapsed for BHD Deposits - Greater than 60% and less than 100% of Term - Greater than 50% and up to 60% of Term - Greater than 33% and up to 50% of Term - Up to 33% of Term - Breakage of Deposit Fee	Percentage of Due Profits for the Elapsed Period to be Paid 85% 51% 42.50% 28.05% BD11
Percentage of Original Terms Elapsed for Other Currencies Deposits - Greater than 60% and less than 100% of Term - Greater than 50% and up to 60% of Term - Greater than 33% and up to 50% of Term - Up to 33% of Term - Breakage of Deposit Fee	Percentage of Due Profits for the Elapsed Period to be Paid 90% 54% 45% 29.7% BD11

Debit Cards					
First Issue of ATM Card and PIN				Free	
ATM Card Replacement on Customer’s Request				BD5.500	
PIN Replacement*				BD2.200	
Transaction Copy Request Fee				BD5.500	
ATM Utilization Fees					
Transaction	Benefit	GCC	International	Foreign Currency Transaction Fees	
Withdrawal	Free	BD1.100	BD2.200	US Dollar	2.75% ⁽⁴⁾
Balance Enquiry	Free	BD1.100	BD1.100	GCC	3.03% ⁽⁴⁾
Insufficient Funds	Free	BD1	-	Other	3.3% ⁽⁴⁾

*PIN Replacement through BisB Digital Free of Charge

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Cheque Charges	
25 Leaves Cheque Book	BD2.750
50 Leaves Cheque Book	BD5.500
Returned Cheque (due to insufficient balance)*	BD15.4
Demand Draft	BD3.300
Cancellation of Draft	Free
Manager Cheque	BD2.200
Cancellation of Manager Cheque	Free
Stop Cheque (Per Cheque)	BD5.500

*Insufficient balance/ Refers to drawer/ not arrange for/present the cheque again

Copy of Statement, Cheque or Voucher Charges	
Copy of Statement, Cheque, Voucher or Other Documents Up to 2 Times a Year	Free
Copy of Statement, Cheque, Voucher or Other Documents Up to 2 Times a Year ⁽¹⁾ BD0.300 Per Page Maximum of BD5.500	BD0.330
Audit Confirmation Letter	BD22
Certificate of Balance and Other Confirmations	BD11

Collection Cheque Fees and Charges			
	Collection Charge amount Per each cheque	Mail Charge	Swift Charge
Bahrain	BD2.200	BD3.300	-
GCC	BD3.300	BD5.500	BD5.500
Overseas	BD3.300	BD11	BD5.500
Return collection Cheque Charge	-	BD11	-

If the collection cheque is presented by our customer there are no swift charges

Remittance and Standing Order Fees and Charges	
Internal Transfer	Free
Fawri+ (BD100 or less)	Free
Fawri+ (above BD100 and up to BD1,000)	BD0.110
Fawri (salary) per record	BD 0.006
Fawri (other) per transaction	BD0.110
Foreign currency personal account transfer plus correspondent bank charges, if any	BD5.500
Foreign currency non personal account transfer plus correspondent bank charges, if any	BD9.900
E-banking Foreign currency personal account transfer plus correspondent bank charges, if any	BD5.500
E-banking Foreign currency non personal account transfer plus correspondent bank charges, if any	BD6.600
Fawateer	Free
Local transfer within Bahrain BD (RTGS)	BD0.440
Swift Confirmation	BD2.200
Standing order within BisB	Free
Standing order within Bahrain	BD0.110
Standing order foreign currency personal	BD5.500
Cancellation standing order before transmission	Free
Insufficient Balance to Entertain Standing Order	BD5.500
AFAQ payment transfer	BD5.500

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Fees Details

Finance Processing Fees	
Auto Finance*	BD110
Consumer Finance*	BD110
Mortgage Residential* Below 150,000 Above BD150,000 and Below BD250,000 Above BD250,000	BD220 BD330 BD550
Social Housing (Mazaya) Second Mortgage for Mazaya Tas’heel Aqari	BD220
Mortgage Investment	0.825% of finance amount
Finance Outstanding Letter	Free Once a Year BD11 (More Than Once)
Finance Release Letter ⁽³⁾	Free within 6 months of settlement BD5.500 (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 are covered under the group Takaful Policy. Life Takaful for Mortgages facilities are not covered in the group Takaful policy. Group Life Takaful policy terms and conditions apply for all applications.

Consumer Finance:

1. The finance includes (Social Insurance Organization Facilities and Tamkeen Doctor Scheme)
2. Consumer Finance: The fees exclude the commodity cost (third party). International Commodities & Domestic Commodities cost is BD12.

PayPal Services	
PayPal Account Top Up	1.1% of amount with a minimum of \$2.681 and maximum of \$26.81
PayPal Withdrawal	1.1% of amount with a minimum of \$2.681 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) The minimum balance will be calculated on a weighted average monthly balance.
- (3) Finance outstanding letter addressed to Supreme Council for Women, Ministry of Labour and Social Development or for social housing purposes are waived the fee.
- (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	BD14,400	BD12,000
2	Monthly Maximum Service Fee	BD90	BD170	BD255	BD500	BD1,200	BD1,000
3	Primary Annual Membership/ Subscription Fee	Free	Free	Free	Free	BHD 110**	Free
4	Supplementary Annual Membership/ Subscription Fee	Free	Free	Free	Free	BD55**	Free
5	Fee Charged in Case of Full Settlement of Outstanding Balance	Free	Free	Free	Free	Free	Free
6	Cash Advance Fee (Regardless of Amount Withdrawn Per Transaction)	4.4% (Subject to a Min. of BD4.4)					
7	Late Payment Fee – Goes to Charity	BD5	BD5	BD5	BD5	BD5	BD5
8	Over Limit Fee – Goes to Charity	BD5	BD5	BD5	BD5	BD5	BD5
9	Copy of statement up 2 Times a Year	Free	Free	Free	Free	Free	Free
	Copy of statement more than 2 Times a Year	BD0.33 Per Page Maximum of BD5.5					
10	Cards Replacement Fee	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500
11	Credit Card Outstanding Letter Once a Year	Free	Free	Free	Free	Free	Free
	Credit Card Outstanding Letter More than Once a Year	BD11	BD11	BD11	BD11	BD11	BD11
12	Credit Card Release Letter – Within 6 months of settlement	Free	Free	Free	Free	Free	Free
	Credit Card Release Letter – After 6 months of settlement	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500
13*	Card Transaction Foreign Exchange Mark-Up: • US Dollar • GCC • All Other Currencies	2.75% 3.03% 3.3%	2.75% 3.03% 3.3%	2.75% 3.03% 3.3%	2.75% 3.03% 3.3%	2.75% 3.03% 3.3%	2.75% 3.03% 3.3%
14	Temporary Limit Increase Request Fee	BD11	BD11	BD11	BD11	BD11	BD11
15	PIN Replacement****	BD2.200	BD2.200	BD2.200	BD2.200	BD2.200	BD2.200
16	Transaction Copy Request Fee	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500
17	Balance Enquiry on ATMs (Free on BisB ATMs)	BD1.100	BD1.100	BD1.100	BD1.100	BD1.100	BD1.100
18	Transfer of Credit Balance: • Manager’s Cheque issued on Credit Balance • Transfer Credit Balance to BisB Account /Card	BD2.200 Free	BD2.200 Free	BD2.200 Free	BD2.200 Free	BD2.200 Free	BD2.200 Free
19	Charge Back Fee (Rejected Claims)	Free	Free	Free	Free	Free	Free

(****) PIN Replacement through BisB Digital Free of Charge
(**) Credit Cards are covered under the group Takaful Policy. Group Life Takaful Policy terms and conditions apply for all applications.
(**) Annual 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	Free	BD11	BD5.500
2	Card Issuance*	BD3.300*	-	-
3	Card Renewal	Free	Free	Free
4	Card Replacement	BD3.300	BD3.300	BD3.300
5	Wearable Issuance Fee & Replacement Fee	-	-	BD11
6	PIN Replacement**	BD2.200	BD2.200	BD2.200
7	Card Transaction Foreign Exchange Mark-Up: <ul style="list-style-type: none">• US Dollar• GCC• All Other Currencies	2.75%	2.75%	2.75%
		3.03%	3.03%	3.03%
		3.3%	3.3%	3.3%
8	Non-Utilization	Free	Free	Free
9	Cash Withdrawal on BisB ATMs	Free	Free	Free
10	Cash Withdrawal on Local and International ATMs	1% of minimum BD1.1	1% of minimum BD1.1	1% of minimum BD1.1
11	Transfer of Credit Balance: <ul style="list-style-type: none">• Manager’s Cheque Issued of Credit Balance• Transfer Credit Balance to BisB Account /Card	BD2.200	BD2.200	BD2.200
		Free	Free	Free
12	Transactions Copy Request Fee	BD5.500	BD5.500	BD5.500
13	Charge Back Fee (Rejected Claims)	Free	Free	Free

* Card Issuance through Kiosk: Free of Charge

** PIN Replacement through BisB Digital: Free of Charge