

Fees & Service Charges



● Accounts and Related Services

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	BD5.500
Call Account	BD2,000	B5.500

Note : All amounts are presented in BD or their equivalent in other currencies

Service	Applicable Charges if Account balance below stipulated minimum
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
Dormancy Fees (Collected at the time of account status change to dormant)	BD5.500

● Fixed Deposits

Premature Breakage Profit Compensation	
Percentage of Original Terms Elapsed for BHD Deposits	Percentage of Due Profits for the Elapsed Period to be Paid
- From 60% and less than 100% of Term	85%
- From 50% and up to 60% of Term	51%
- From 33% and up to 50% of Term	42.50%
- Less than 33% of Term	28.05%
Percentage of Original Terms Elapsed for Other Currencies Deposits	Percentage of Due Profits for the Elapsed Period to be Paid
- From 60% and less than 100% of Term	90%
- From 50% and up to 60% of Term	54%
- From 33% and up to 50% of Term	45%
- Less than 33% of Term	29.7%

Note: the table applicable for : Normal Term Deposit, Special Term Deposit, Wakala Deposit and investment Murabaha (RVM)

Fees & Service Charges



Minimum Opening Balance and Early Withdrawal Fees		
Deposit / Account Type	Minimum Opening Balance	Early Withdrawal / Breakage Fees
Normal Term Deposit*	BD1,000	BD11 + Premature Breakage Profit Compensation
Special Investment Deposit	BD1,000	BD11 * - Entitlement of profit for the deposit period at saving account rate : Profit = (Deposit Amount x 0.01%/360 x No of deposit days)
Special Term Deposit*	BD35,000	BD11
Wakala Deposit*	BD50,000	BD11
Investment Murabaha (RVM)*	BD35,000	BD11
Tejoori Premium	BD75,000	Paid Profit + BD500 - (Deposit Amount x 0.01%/360 x No of deposit days) +10% VAT
Tejoori Premium Lite	BD50,000	Paid Profit + BD300 - (Deposit Amount x 0.01%/360 x No of deposit days) + 10% VAT
Tejoori Saver	BD25,000	Paid Profit + BD150 - (Deposit Amount x 0.01%/360 x No of deposit days) + 10% VAT
Tejoori Saver Lite	BD10,000	Paid Profit + BD50- (Deposit Amount x 0.01%/360 x No of deposit days) + 10% VAT
Iqra Account	BD30	If the customer withdraws partially or fully before completing 18 months, an early withdrawal fee of BD33 will be charged. Additionally, a savings account profit rate of 0.05% will be applied for the actual deposit period
Save Plus	Plan 1: Minimum Monthly Contribution BD50 Plan 2: Minimum Monthly Contribution BD100 Plan 3: Minimum Monthly Contribution BD200	Plan 1: a. Early withdrawal within the first 3 years: BD50 + Accrued Profit - (Average Account Balance x 0.02%/360 x No of deposit days) b. Early Withdrawal after completing 3 years: BD50 + (Accrued Profit x 30%) Plan 2: a. Early withdrawal within the first 3 years: BD100 + Accrued Profit - (Average Account Balance x 0.02%/360 x No of deposit days) b. Early Withdrawal after completing 3 years: BD100 + (Accrued Profit x 30%) Plan 3: a. Early withdrawal within the first 3 years: BD200 + Accrued Profit - (Average Account Balance x 0.02%/360 x No of deposit days) b. Early Withdrawal after completing 3 years: BD200 + (Accrued Profit x 30%)

*Note: at the event of early withdrawal, the Account holder shall be entitled for the saving account’s profit rate effective from the account opening date up to the closure date The Bank has the right to deduct from the principal deposit amount any differences that might occur between the paid and due amounts on the closure date.

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Debit Cards

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	3.03% ⁽⁴⁾
Balance Enquiry	Free	BD1.100	BD1.100	GCC	3.3% ⁽⁴⁾
Insufficient Funds	Free	BD1	-	Other	3.3% ⁽⁴⁾

*PIN Replacement through BisB Digital Free of Charge
**Charges to apply if the card is used through Third Party Wallet Service such as ApplePay, BENEFIT, etc. to withdraw Cash.

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	BD3.300
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 ⁽¹⁾ Up to 2 Times a Year BD0.300 Per Page Maximum of BD5.500	BD0.330
Audit Confirmation Letter	BD22
Certificate of Balance and Other Confirmations	BD11

Fees & Service Charges



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

Remittance and Standing Order Fees and Charges	
Internal Transfer	Free
Fawri+ (BD100 or less)	Free
Fawri+ (above BD100 and up to BD3,000)	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
E-banking Foreign currency personal account transfer plus correspondent bank charges, if any	BD5.500
Fawateer	Free
Swift Transfer within Bahrain - BD (RTGS)	BD0.440
Incoming international SWIFT with local currency above BD100	BD1.100
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

Fees & Service Charges



● Finance Processing Fees

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
Advance Salary	BD11
Finance Outstanding Letter ⁽³⁾	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 (Applicable per request, regardless of the number of postponements included within the same request)	BD11
Valuation, Insurance, Registration, Notarization, and all other Governmental fees	Fees billed by the relevant third parties apply without any increase to the cost applied + 10% VAT
Early Settlement Penalty (Personal and Auto Finance)	1% of the outstanding amount with a maximum of BD100 + 10% VAT
Early Settlement Penalty (Residential Housing Finance)	0.75% of the outstanding principal amount with a maximum of BD200 + 10% VAT
Early Settlement Penalty (Investment Housing Finance)	3% of the outstanding principle amount + 10% VAT

* Personal Auto Finance are covered under the group Takaful Policy. Life Takaful for Mortgages are not covered in the group Takaful policy.

Group Life Takaful policy terms and conditions apply for all applications.

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

● PayPal Services

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

- 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.
- The minimum balance will be calculated on a weighted average monthly balance,
- Letter addressed to Supreme Council for Women, Ministry of Labour and Social Development or for social housing purposes are waived the fee.
- Inclusive of International Payment Schemes charges.

Credit Cards’ Fees & Charges



Fees Details

Description		Gold	Titanium/ CashBack	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	BD44*	Free
4	Supplementary Annual Membership/ Subscription Fee*	Free	Free	Free	Free	BD44*	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***:	2.75% + VAT 10%	2.75% + VAT 10%	2.75% + VAT 10%	2.75% + VAT 10%	2.75% + VAT 10%	2.75% + VAT 10%
	• US Dollar • GCC + All Other Currencies	3%% + VAT 10%	3%% + VAT 10%	3%% + VAT 10%	3%% + VAT 10%	3%% + VAT 10%	3%% + VAT 10%
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:	BD2.200	BD2.200	BD2.200	BD2.200	BD2.200	BD2.200
	• Manager’s Cheque issued on Credit Balance • Transfer Credit Balance to BisB Account /Card	Free	Free	Free	Free	Free	Free
19	Charge Back Fee (Rejected Claims)	Free	Free	Free	Free	Free	Free

(*) Annual non-refundable, charged once every year.
(**) Charges to apply if the card is used through Third Party Wallet Service such as ApplePay, BENEFIT, etc. to withdraw Cash.
(***) Including International Payment Scheme Charges.
(****) PIN Replacement through BisB Digital Free of Charge

Note:Credit Cards are covered under the group Takaful Policy. Group Life Takaful Policy terms and conditions apply for all applications.

Credit Cards’ Fees and Charges



● **Instalments Service fee:**

■ 0 to 3 Months: (No fees)

Description	Gold	Titanium / CashBack	Platinum	Signature	Infinite
Maximum Transaction amount	BD5000	BD10,000	BD15,000	BD30,000	BD75,000
Maximum Monthly Servies Fee	BD60	BD120	BD180	BD360	BD900
Early Settlement Fee	BD5.500	BD5.500	BD5.500	BD5.500	BD5.500

Credit Cards’ Fees and Charges

● Prepaid Fees and Charges

Fees and Charges		Regular Prepaid	BisB Arcade Prepaid	BisB Future Leader	Multi -Currency
1	Annual Fee	Free	BD11	BD5.500	Free
2	Card Issuance	BD3.300	BD3.300	BD3.300	BD3.300
3	Card Renewal	Free	Free	Free	Free
4	Card Replacement	BD3.300	BD3.300	BD3.300	BD3.300
5	Wearable Issuance Fee & Replacement Fee	-	-	BD11	-
6	PIN Replacement*	BD2.200	BD2.200	BD2.200	BD2.200
7	Card Transaction Foreign Exchange Mark-Up:** • US Dollar • GCC + All Other Currencies	3.03% 3.3%	3.03% 3.3%	3.03% 3.3%	***
8	Non-Utilization	Free	Free	Free	Free
9	Cash Withdrawal on BisB ATMs	Free	Free	Free	Free
10	Cash Withdrawal on Local and International ATMs ****	1% or minimum BD1.1	1% or minimum BD1.1	1% or minimum BD1.1	1% of minimum BD1.1
11	Transfer of Credit Balance: • Manager’s Cheque Issued of Credit Balance • Transfer Credit Balance to BisB Account /Card	BD2.200 Free	BD2.200 Free	BD2.200 Free	BD2.200 Free
12	Transactions Copy Request Fee	BD5.500	BD5.500	BD5.500	BD5.500
13	Charge Back Fee (Rejected Claims)	Free	Free	Free	Free

(*) PIN Replacement through BisB Digital: Free of Charge

(**) Including International Payment Scheme Charges.

(***) No Foreign Exchange Mark-Up is applicable on transactions billed to wallets.
3.3% in all other currencies transactions billed to BHD base currency wallet will be applicable

(****) Charges to apply if the card is used through Third Party Wallet Service such as ApplePay, BENEFIT, etc. to withdraw Cash.