

<u>1</u>		<u>CARDS</u>	
1/1	Issue Fee Classic Cards Gold Cards Platinum Cards		KD 30/- KD 60/- KD 100/-
2/1	Renewal Fee Classic Cards Gold Cards Platinum Cards		KD 20/- KD 40/- KD 80/-
3/1	Replacement Fee CREDIT CARDS For lost/stolen Cards. Due to normal wear and tear DEBIT CARDS Replacement Fee (For lost/stolen Cards. Not applicable if Card is damaged due to normal wear and tear)		KD 5/- KD 5/- (if requested before 6 months) KD 5/- per card
4/1	PIN Reprint fee		KD 5/-
5/1	Cash Advance Fee(Local-International)		4% or KD 5/- which ever is higher
6/1	Interest Rate		2.5% above CBK DR + 0.5% monthly
7/1	Late Payment Fee		1% of the instalment due (Min KD 1/-)
8/1	Temporary Increase in Credit Card Limit Fee		KD 10/-
9/1	Cash Advance Fee in KD OR FC		4% or KD 5/- which ever is higher
<u>2</u>		<u>Swift Transfer (Local) & (International)</u>	
1/2	Swift Transfer (Local)		KD 3/
2/2	Local commission transfer/ Swift in foreign currencies or in the same foreign currency If Drafts OR Transfers are issued in FC by debit to Accounts in the same FC If Drafts OR Transfers are issued in FC by Payment in Cash to Accounts in the same FC,		0.25% (Min KD 2/- & Max KD 25/-) + KD3 0.5% (Min KD 2/-) + KD3
3/2	Swift Transfers (International) Bank clients / non-bank customers		KD 2 Commission + KD 6 Swift Charges + KD 6 for cover when required
4/2	PAYMENT ORDER /Demand Draft fees		KD2/-
5/2	Demand Draft issuing fees for NBAD customers/ non NBAD customers		KD2/-
6/2	PAYMENT ORDER Demand Draft issuing fees with OR without original		KD2/-
7/2	cancellation / Stop Payment charges for Demand Draft(original submit)		KD 5/- KD 5/- plus Swift Charges KD 6/-
8/2	Stop Payment charges for Demand Draft /swift		KD 5/- KD 5/- plus Swift Charges KD 6/-
9/2	TRANSFERS/swift received & transfer to Local / international in FC & KD Local Swift international swift		0.2% com (Min KD 2/- or Max KD 5/-) + Swift KD 3/- 0.2% com (Min KD 2/- or Max KD 5/-) + Swift KD 6/-
10/2	TRANSFERS/swift Paid in Cash in FC & KD If paid in KD If paid in same FC		0.2% (min KD 2/-) 0.7% (min KD 2/-)
11/2	F.C Cheques/Drafts payable and Collection fees paid into KD account credited to customer's account maintained in same Cheques/Drafts foreign currency.		0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier 0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC
12/2	Collection fees for Cheques/Drafts withdrawn in international banks abroad in FC / KD paid into KD account credited to customer's account maintained in same Cheques/Drafts foreign currency.		0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier 0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC
13/2	Cheques/Clean Bills PURCHASED / FBPS(checks Drawn on foreign banks sent under collection)		0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques
14/2	Commission issuing demand draft / swift transfer.. etc. by deducting the amount from the customer's account in the same currency / cash Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid		0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if sent by Swift USD 40 or equivalent in other currencies
<u>3</u>		<u>Standing order Payments</u>	
1/3	Standing order Payments Establishment Fee in the Bank		KD 5/
2/3	Standing order Payments SWIFT Transfer in foreign currency		KD 2/- per transaction plus Swift Charges KD 6
3/3	Standing order Payments Establishment Fee to cover accounts (Account Sweeps) set up Follow-up and implementation monthly fees in advance		KD 5 KD 5
4/3	request to amend / change / stop Standing order Payments		KD 3
5/3	local or foreign / swift transfers commission Local international		KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6
6/3	local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC		KD 3 KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when required
<u>4</u>		<u>Cheques</u>	
1/4	cheque books issuance fees 25 leaves 50 leaves		KD 2/ KD 3/
2/4	cheque books issuance fees for the same day 25 leaves 50 leaves		KD 2/ KD 3/
3/4	cheque books cancelation fees (if the customer did not collect in 1 month)		KD 2/ per cheque book
4/4	cheque Stop Payment fees		KD 5/- per Cheque
5/4	Certified Cheques /Manager's Cheque issuing commission		KD 5/-
6/4	fees on Cheques returned for insufficient funds OR other reasons Cheques drawn on us returned for insufficient funds Cheques drawn on us returned for other reasons (represent and other technical reasons)		KD 25/- KD 5/-
<u>5</u>		<u>DEPOSIT LOCKERS</u>	
1/5	DEPOSIT LOCKERS Rent commission as per size/ type/ term <u>Small 20CM X10CM</u> Yearly		KD 25/-

	Quarterly Plus Refundable insurance <u>medium 20 CM X 20 CM</u> Yearly Quarterly Plus Refundable insurance <u>Large</u> Yearly Quarterly Plus Refundable insurance <u>Extra large</u> Yearly Quarterly Plus Refundable insurance		KD10/- KD25/- KD 50/- KD15/- KD25/- KD 75/- KD25/- KD25/- KD 100/- KD30/- KD25/-
2/5	Replacement of lost / damaged broken key fees		KD25/-
6	<u>Fees on other Services</u>		
1/6	fees on withdrawing KD 800 Or less inside the branch if the customer maintains ATM Card, waive this fee if the ,ATM machine is out of order Or customer is an Elderly, handicapped, Blind OR illiterate		KD 1/-
2/6	Signature authentication / Signature authentication certificate fees		KD 5/-for authentication
3/6	Deposits OR Withdrawals in FC / GCC Currencies in Account same Currency. Withdrawals in FC Deposits in Currency notes other than US\$ and GCC Currencies Deposits in US\$ Currency up to US\$5000 in a day Deposits in US\$ Currency above US\$5000		0.50% (Min KD 2/-) 1 % (Min KD 2/-) 0.25% (Min KD 2/-) 0.50% (Min KD 2/-)
4/6	For cheque books despatched by mail (Personal and Corporate)		plus KD 10 per courier
7	<u>Shares Electronic Trading Fees</u>		
8	<u>Electronic services for individuals</u>		
9	<u>Commissions related to the accounts</u>		
2/9	Dormant Account Charges from the date of account turning to dormancy		KD 2/- monthly
3/9	Commission / settlement / closing dormant account / inactive		KD 5/-
4/9	Closing of Account within 3 months of opening		KD 5/-
5/9	fees in the event of non-compliance with the terms of accounts with special privilege for consecutive months fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts) Premature withdrawal of Fixed Deposits		KD 5/- monthly KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest
10	<u>fees for Bank Certificates</u>		
1/10	commission of Issuance of Bank Certificates /Any Certificate		KD 5/- per certificate / KD 2/- for Ministry
11	<u>customer Call Center Commissions</u>		
12	<u>account statement and notices Commissions</u>		
1/12	Commissions for account statement copy / cheques copy By period For statements less than 6 months old For statements over 6 months old		KD 0.500 files per copy KD 1/- per copy
2/12	credit cards statements through customer service Center		KD 2/-
3/12	commission for Copies of sales Transaction Slips for ATM / Credit Cards		KD 2/-
13	<u>fees to postpone the instalment payment</u>		
1/13	fees to postpone the instalment payment for PIL / CL Postponing the payment of monthly Loan Instalments Consumer Loan Instalment Loan Housing Loan (Deferral fee will not be levied on request received from Customers during the month of Ramadan)		KD15/- KD20/- KD20/-
14	<u>Instalment Default Fee</u>		
	fees to defaulted instalment payment for PIL / CL Defaulted by 1 month Defaulted by more than one month Consumer Loan Instalment Loan Housing Loan		KD 5/- KD 20/- KD 30/- KD 30/-
15	<u>treasury operation Fees</u>		
16	<u>Legal Services Fees</u>		