

# Schedule of Charges Effective 1st January 2022

## SAFE DEPOSIT LOCKERS

	Comission /Charges	10% VAT	Total Charges
Small	BHD 50.000 per annum	BHD 5.000	BHD 55.000 per annum
Medium	BHD 100.000 per annum	BHD 10.000	BHD 110.000 per annum
Large	BHD 150.000 per annum	BHD 15.000	BHD 165.000 per annum
Key deposit (refundable upon return of key to the bank)	BHD 300	NA	BHD 300
Break opening in case of loss of key/ forced break opening	BHD 250	BHD 25.000	BHD 275.000
Penalty on overdue rent (Per month)	10% on Outstanding Locker rent	NA	10% on Outstanding Locker rent

## TERM DEPOSITS

Minimum deposit amount for fixed deposit BHD 2000

Upon premature breaking of term deposit no interest will be paid for the remaining period and for the matured period interest will be paid 1% less than the current applied. In case term deposit is withdrawn within 15 days of its creation no interest will be paid at all.

## ATM/DEBIT CARDS

PIN replacement in case forgotten-based on customer request	BHD 2.000	BHD 0.200	BHD 2.200
ATM/ Debit card replacement in case of loss based on customer request	BHD 5.000	BHD 0.500	BHD 5.500
Card and/ PIN replacement decided by Licensee			No Fee
<b>ATM Usage Fees</b> International usage charges	3%, all inclusive	NA	3%, all inclusive
<b>ATM Withdrawals</b> GCC Network	Not Exceeding BHD 1.000 Per Transaction	BHD 0.100	Not Exceeding BHD 1.100 Per Transaction
Local Network	No Fee	NA	No Fee

## ELECTRONIC FUNDS TRANSFER SYSTEM (EFTS)

<b>Fawri+</b> Transfers are free	Free of Charge	NA	Free of Charge
Fund transfer (other than salaries)	Maximum amount of BHD 0.100	BHD 0.010	Maximum amount of BHD 0.110
<b>Fawateer</b>	Free of Charge	NA	Free of Charge

## GENERAL INFORMATION

1. This scale of charges supersedes all previous schedules and is effective from 1st January 2022
2. This scale is applicable only to transactions with the bank's branches in Bahrain.
3. The charges in this scale are applicable to normal transactions only. special services and transaction not included in this scale will be charged at a mutually agreed rate.
4. Any additional foreign bank charges will be charged as appropriate.
5. Additional expenses not included in this scale will be charged separately.
6. HBL Bahrain management has the discretion to waive/reduce any of the charges depending upon the relationship
7. Account will become inactive if no debit transaction done by customer in past 12 months for Current accounts and 24 months for Saving accounts.
8. All administrative fees when transferring donated funds from the donor accounts to the account of NGO's registered with the ministry of Social Development (MOSD) must be waived, provided that a valid funds collection license is presented to the Bank by the concerned NGO.

\* Effective from 1st January 2019, Our fees are subject to VAT as per VAT regulations.

For further information  
please contact the nearest HBL branch  
or call HBL Phone Banking + 973 17202425

\*Licensed as a conventional retail & wholesale bank by the CBB\*

## HABIB BANK LIMITED - BAHRAIN

### SCHEDULE OF CHARGES (EFFECTIVE 1st January 2022)

#### CHEQUE BOOKS

	Comission /Charges	10% VAT	Total Charges
100 leaves	BHD 10.000	BHD 1.000	BHD 11.000
50 leave	BHD 5.000	BHD 0.500	BHD 5.500
25 leaves	BHD 2.500	BHD 0.250	BHD 2.750

#### BASIC ACCOUNT SERVICES

Balance certificate/confirmation	BHD 5.000	BHD 0.500	BHD 5.500
Cheques returned unpaid (inclusive of CBB Charges)	BHD 14.000	NA	BHD 14.000
Setting up of new standing order instruction	BHD 5.000	BHD 0.500	BHD 5.500
Processing per standing order instruction	BHD 2.000	BHD 0.200	BHD 2.200
Amendment in standing order instruction	BHD 2.000	BHD 0.200	BHD 2.200
Standing order not affected due to lack of funds.	BHD 5.000	NA	BHD 5.000
Stop payment - Lost or stolen cheques (per instruction)	BHD 5.000	BHD 0.500	BHD 5.500
Counter cheques / withdrawal slip for cash withdrawal less than BHD 1000	BHD 1.000 per leaf	BHD 0.100 per leaf	BHD 1.100 per leaf

#### Exception : Where charge will not be Applicable

1. Current Accounts on which Cheque book has not been issued
2. Saving Accounts in which ATM card have been applied but not yet issued/delivered to customers.

Consumer loan record credit report to other banks	BHD 10.000 per report	BHD 1.000 per report	BHD 11.000 per report
Capital deposit certificate fee for under formation company	BHD 10.000	BHD 1.000	BHD 11.000
Liability, credit facility outstanding balance/balance certificate			
• Once a year	Free	NA	Free
• More than once a year	BHD 10.000	BHD 1.000	BHD 11.000
• Liability letter addressed to supreme council for women or ministries or for social housing purpose	Free	NA	Free
Inactive account (one time fee)	BHD 5.000	BHD 0.500	BHD 5.500 per month
Duplicate copy of any document from banks's record if requested by customer	BHD 5.000	BHD 0.500	BHD 5.500 per request
Audit confirmation reports	BHD 10.000	BHD 1.000	BHD 11.000
Monthly account service charges(saving A/c) If weighted average monthly balance drops below BHD 20/- during a month Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of labour and social affairs, students, Bahraini and non Bahraini customers with a monthly salary below BD250 are exempted from such fee. These charges are not applicable on FC and Inactive accounts	BHD 1.000	BHD 0.100	BHD 1.100 per month
Monthly account service charges(current A/c) If weighted average monthly balance drops below BHD 250/- during a month	BHD 5.000	BHD 0.500	BHD 5.500

\* Charges are VAT inclusive where applicable

	Comission /Charges	10% VAT	Total Charges
Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of labour and social affairs, students, Bahraini and non Bahraini customers with a monthly salary below BD250 are exempted from such fee. Monthly account services charges are not applicable on Foreign currency saving and current accounts These charges are not applicable on FC and Inactive accounts			

#### Pricing of account statements

<ul style="list-style-type: none"> <li>• Up to 2 times per year</li> </ul>	Free	NA	Free
<ul style="list-style-type: none"> <li>• More than 2 time per year subject to a cap of BD 5.500 Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of labour and social affairs, students, Bahraini and non Bahraini customers with a monthly salary below BD250 are exempted from such fee.</li> </ul>	BHD 0.300 per page subject to a cap of BHD. 5.000	BHD 0.030	BHD 0.330 per page subject to a cap of BHD. 5.500

#### FOREIGN CURRENCY ACCOUNTS

Cheque drawn on banks in Bahrain or overseas (Average collection time 4-8 weeks) (Plus remittance/courier/swift charges where applicable) Note: The payee bank charges, if any, will be additional.	0.15% of the amount of cheque (10% VAT will be added to the 0.15%) subject to minimum equivalent BHD5.000 maximum equivalent BHD 20	10% VAT will be added to the 0.15% minimum BHD 0.500 maximum BHD 2.000	0.15% of the amount of cheque (10% VAT will be added to the 0.15%) subject to minimum equivalent BHD5.500 maximum equivalent BHD 22.000
Cheque returned unpaid	BHD 10.000	NA	BHD 10.000

#### REMITTANCES

Certified cheque Issuance	BHD 3.000	BHD 0.300	BHD 3.300
Issuance charges for drafts	BHD 3.000	BHD 0.300	BHD 3.300
Issuance of pay orders	BHD 3.000	BHD 0.300	BHD 3.300
Cancellation of Payorder / Bankers Cheque	No Fee	NA	No Fee
Foreign currency remittances out of FCY account (Cross currency) and or some currency.	BHD 5.000 (Equivalent in other currency)	BHD 0.500	BHD 5.500 (Equivalent in other currency)
PKR home remittance / FAST Transfer (On remittances below BHD 38)	BHD 1.000	BHD 0.100	BHD 1.100
Fast transfer amendment and cancellation charges	BHD 5.000	BHD 0.500	BHD 5.500

#### SWIFT TRANSFER

International	BHD 5.000	BHD 0.500	BHD 5.500 Per Transaction
Local(in BHD) Inside Bahrain - within the bank or to other banks	BHD 0.100	BHD 0.010	110 fils Per Transaction

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