

HABIB BANK LIMITED - BAHRAIN

SCHEDULE OF CHARGES (EFFECTIVE 1st January 2022)

CHEQUE BOOKS

	Commission /Charges	10% VAT	Total Charges
100 leaves	BHD 10,000	BHD 1,000	BHD 11,000
50 leaves	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	BHD 0,100	BHD 1,100

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	Free	NA	Free
<ul style="list-style-type: none"> • Once a year • More than once a year 	BHD 10,000	BHD 1,000	BHD 11,000
<ul style="list-style-type: none"> • 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
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	BHD 1,000	BHD 0,100	BHD 1,100 per 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			
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

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

- Up to 2 times per year

• 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.

	Commission /Charges	10% VAT	Total Charges
Free	Free	Free	Free
BHD 0,300 per page subject to a cap of BHD: 5,000	BHD 0,300	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.

Cheque returned unpaid	BHD 10,000	NA	BHD 10,000
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

REMITTANCES

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

SWIFT TRANSFER

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