

Schedule of Charges

Effective 1st January 2022

SAFE DEPOSIT LOCKERS

	Commission /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 In case term deposit is withdrawn within 15 days of its creation no interest will be paid at all.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
ATM Usage Fees International usage charges	3%, all inclusive	NA	3%, all inclusive
ATM Withdrawals 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)

Fawri+ 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
Fawateer	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 NGOs 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.