

Schedule of Charges

(Effective March 2010)



| Current Account | Charges |
|--|---------------------------------|
| Minimum initial deposit BD100 or USD1000 or EUR 1000 or SAR 5000 | |
| Minimum balance charges | BD5 / USD 20 / EUR 20 / SAR 100 |

| Savings Account | Charges |
|---|--------------|
| Minimum initial deposit BD 20 or USD 50 | |
| Minimum balance charges | BD 1 / USD 3 |

| Modaraba Account | Charges |
|--|---------|
| Minimum initial deposit BD 1000 or USD 2000 | |
| Charges for withdrawal before maturity: | |
| For 1 month | BD 5 |
| For 3 months | BD 10 |
| For 6 months | BD 15 |
| For 12 months | BD 25 |
| (Profit for the current month will be waived in case of full withdrawal) | |

| Cheques | Charges |
|---|---|
| Stop Payment | BD 7 per cheque |
| Cheque returned (Refer to Drawer/Re-present/ Not Arranged For) | BD 10 |
| Cheque returned due to signature difference | BD 5 |
| Special Clearing Cheque | BD 2 |
| Collection Cheque | 0.125% (minimum BD 5, maximum BD 50) (plus correspondent bank charges) |
| Issuance of cheque book | BD 2 each book of 25 leaves |

| ATM Card | Charges |
|--|------------|
| First issue of card | Free |
| Replacement of card and PIN | BD 5 |
| BENEFIT Fee | 0.200 fils |
| GCC NET Fee | BD 1 |
| Cash Withdrawal from ATMs located outside GCC countries | BD 2 |

| Credit Card | Charges |
|--|--|
| Replacement of card and PIN | BD 5 |
| Copy of statement | BD 1 |
| Charge-back fees | BD 5 |
| Cash advance fees per withdrawal* | BD 3.770 |
| * Maximum withdrawal of BD 100 at a time | |
| Statement Copy | Charges |
| Last 18 months | BD 1 per account per month |
| Over 18 months | BD 3 per account per month |
| Copy of Cheque, Voucher or Other Documents | Charges |
| Last 2 years | BD 3 per item |
| Over 2 years | BD 5 per item |
| SWIFT | Charges |
| Within Bahrain (in BD) | BD 3 |
| Within GCC (in GCC currencies) | BD 5 |
| Other Countries | BD 7 |
| Additional SWIFT confirmation | BD 2 |
| Standing Orders | Charges |
| Transfer within Ithmaar Bank accounts | BD 1 |
| Transfer to other Banks | BD 1 plus remittance fees |
| Amendments | BD 2 |
| Transfer to Charity Accounts (within Ithmaar Bank only) | Free |
| Not executed due to insufficient funds (external S/O only) | BD 5 |
| Remittances | Charges |
| Issuance/cancellation of Draft | BD 3 |
| Issuance of Manager's Cheque | BD 3 |
| Stop Payment of Draft | BD 7 plus SWIFT Charges (where applicable) |
| Other Service Charges | Charges |
| Discharge Certificate (non-liability certificate) | BD 10 |
| Certificate of Balance | BD 10 |
| Cash withdrawal over counter from savings account | BD 1 (if BD 500 or below) |
| Electricity Bills payment over counter | BD 1 |
| Closure of account within a month of opening | BD 10 |
| Foreign currency cash withdrawn from a foreign currency account (same currency) | 1% (minimum BD 3, maximum BD 50) |

Call Centre **13 303030**

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