

Schedule of Fees & Charges - Retail

(With effect from June 2017)

بنك الإثمار
Ithmaar Bank



1. Accounts	
Savings	Minimum balance: BD 20 or USD 50 ^[1] Minimum balance charge: BD 1 or USD 3 per month
Modaraba	Minimum Balance charge: No Charge
Administration fees and costs related to redemption of Modaraba	BD 15
7esabi	Minimum balance: BD 10 Minimum balance charge: BD 1
Thimaar	Minimum balance: BD 20 Minimum balance to qualify for the draw: BD 30 Minimum balance charge: BD 1
Current	Minimum Balance : BD 300/USD 1,000/ EUR 1,000/ SAR 5,000/CHF 1,000/ QAR 5,000/ AED 5,000/ GBP 1,000
	Minimum balance charge: BD 5/ USD 15/ EUR 15 / SAR 50/CHF 15/QAR 50/AED 50/GBP 15

2. Debit Card	
First issue of card and PIN	Free
Replacement of card or PIN	BD 5
Using ATMs in Bahrain	Free
Using ATMs in GCC	BD 1 per transaction
Using ATMs outside GCC	BD 2 per transaction
Charge-back fee (for rejected claims)	BD 5
Foreign exchange mark-up	1.50%

3. Cheques	
Cheque Book issuance fees	BD 5 per cheque book (50 leaves) Customized cheque books: BD5 Administration Fee (excluding printing)
Mailing of cheque book	BD 2
Cheque returned due to refer to drawer, represent or not arranged for	BD 14
Cheque returned for other reasons	BD 7
Stop payment of cheque	BD 10 per cheque
Collection cheque outside Bahrain	0.125% (Minimum BD 7.5, Maximum BD 20) Plus correspondent bank's charges Plus courier

4. Credit Cards

First issue of card and PIN	Free
Replacement of card or PIN	BD 5
Additional copy of statement	BD 2 plus 500 Fils per page
Late payment	BD 5 (payable to charity)
Over limit (upto 10% of card limit)	Free
Temporary limit increase	BD 3
Life takaful	Free
Cash withdrawal	BD 4 per transaction
Charge-back fee (for rejected claims)	BD 5
Issuance of supplementary card	Free
Foreign exchange mark-up	1.50%
Credit Card outstanding balance certificate	BD 10 ^[2]
Card closure certificate	BD 10
Transfer of Balance from Credit card/ eCard to Account	BD 2

5. Copy of Statement, Cheque, Voucher or Other Documents

Copy of account statements	BD 2 plus 500 Fils per page
Copies of cheques, voucher or other documents	BD 4 per item

6. Remittance

Account to account transfer within Ithmaar	Via Branch BD 1, eBanking Free
Fawri +	Up to BD 100: Free Above BD 100 up to BD 1,000: 100 Fils per transfer
Fawri	100 Fils per transaction
Fawri (Salary Transfer)	5 Fils per transaction (applicable to non Ithmaar accounts)
Fawateer	Free
SWIFT within GCC, in GCC currencies	Via Branch: BD 6 eBanking: BD 4
Countries outside GCC	Via Branch: BD 8 eBanking: BD6

Additional swift confirmation	BD 2
Amendments to SWIFT	BD 5
Cancellation and refund of SWIFT	BD 4
Issuance/cancellation of draft	BD 5
Stop payment of draft by SWIFT	BD 7 Plus SWIFT charges
Copy of payment confirmation	BD 2
Issuance of managers cheque	BD 3
Stop payment of manager cheque	BD 10 per cheque

7. Standing Orders

Within Ithmaar accounts	Via Branch BD 1
Other banks	Via Branch BD 2, plus remittance charges
Standing Order not executed due to insufficient balance	BD 1
Amendments	BD 1
Transfers to charities within Ithmaar	200 Fils

8. Other Service Charges

Cash withdrawal from branches within debit card limit	BD 3 ^[3]
Cash withdrawal from a foreign currency account in the same currency	1% of withdrawn amount (minimum BD5)
Closure of account within three months of opening (except Modaraba)	BD 20
Counting coins	BD 1 for every BD 50
Safe deposit lockers	Small BD 75/ Medium BD 150 / Large BD 250
Refundable deposit for safe deposit lockers	BD 100

9. Finance

Personal & Auto Finance

Administration Fees	Salaried and Retirees: BD 200 / Business Owners: BD 250
Early Settlement Fee	1% of outstanding balance or BD 100, whichever is lower

Home Finance	
Administration Fees	For Salaried individuals and Retirees:1% of the financed amount or BD 700 whichever is lower plus evaluation fee. Business Owners :1% of the financed amount or BD 1,500 whichever is lower plus evaluation fee.
Property Evaluation Fees	BD 50
Early Settlement Fee	Residential purposes -0.75% of outstanding balance or BD 200, whichever is lower. Investment purposes - Total outstanding principal plus 20% of outstanding profit.
Copy of title deed	BD 10
Temporary release of title deed	BD 50
Transfer of title deed	BD 50
Life Takaful (Applicable to all Finance Types)	At actual cost
Late payment of installment (Applicable to all Finance Types)	0.05% per day on installment amount, as per finance contract (payable to charity)

10. Certificates and Other documents	
Finance balance certificate	BD 15 ^[2]
No liability certificate / Traffic (Vehicle) Release letter.	First release letter: free Any additional release letter: BD 10 ^[2]
Company underformation letter	BD 25
Audit confirmation	BD 25
Account balance certificate	BD 10
Other certificates	BD 10

The below points are based on CBB's guidelines and regulations:

- [1] Orphans, Widows, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Development, individuals with special needs, students and Bahraini nationals with a monthly salary below BD 250 are exempted from maintaining the minimum balance requirement for saving accounts.
- [2] Pensioners are exempted from these fees.
- [3] Individuals with special needs are exempted from these fees.

The above fees and charges are subject to changes from time to time.

Call **13 303030**
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