




Services' Fees and Charges

| Personal Accounts | |
|---|---|
| Current Account | |
| Opening/Minimum Balance | BHD 500 or its equivalent in other currencies |
| Minimum Balance Charge (taking into account note 1 below) | BHD 5.250 per month or its equivalent in other currencies |
| Account Closing Fees | Free |
| Dormant Account Fees | USD 10.500 or its equivalent in other currencies. Half yearly if the balance is less than USD 300 or its equivalent in other currencies |
| Savings Account | |
| Opening/Minimum Balance | BHD 20 |
| Minimum Balance Charge (taking into account note 1 below) | BHD 1.050 per month |
| Account Closing Fees | Free |
| Dormant Account Fees | USD 10.500 or its equivalent in other currencies. Half yearly if the balance is less than USD 300 or its equivalent in other currencies |
| Fixed Deposit Account | |
| Minimum Fixed Deposit in BHD | BHD 1000 |
| Minimum Fixed Deposit in Other Currencies | USD 5000 or its equivalent in other currencies |
| Release of Fixed Deposit Under Lien | Free |
| Breaking Fixed Deposit Before Completion | BHD 5.250 or its equivalent in other currencies and no interest will be paid |
| Account Closing Fees | Free |
| Interest Rate on Overdraft to Commercial Customers | 8% |
| Banking Programs | |
| Extra Account | |
| Subscription Fee | Free |
| Salary Advance Fees/Interest | 1- Free for the first 7 days of the month 2- 0.75% per month afterwards, or calculated daily based on the amount withdrawn as salary advance and charged to the customer's account at end of month 3- BHD 1.050 per day where withdrawal from the salary advance occurs with a maximum monthly cap of BHD 5 |
| Arabi Premium Program | |
| Subscription Fee | BHD 2.100 per month applied to salaried and non-salaried customers |
| Salary Advance Fees/Interest | Same as salary advance fees/interest for Payroll Account |
| ATM / Debit Card | |
| Issuance of First ATM Card | Free |
| Issuance of Supplementary or Replacement Card | BHD 5.250 |
| ATM Card PIN Replacement | BHD 2.100 |
| BENEFIT Switch ATM | Free |
| GCCNET ATMs | BHD 1.050 per transaction |
| Withdrawal from ATMs Located Outside Bahrain & GCCNET | 3% |
| Withdrawal from ATMs Located Outside Bahrain & GCCNET (Arabi Net) | 2% |
| Cross Border/Foreign Exchange Commission | 3% |

| Cheques | |
|---|--|
| Issuance of 20-Leaf Cheque Book | BHD 2.100 |
| Issuance of 50-Leaf Cheque Book | BHD 5.250 |
| Stop Cheque Charges | BHD 5.250 |
| Returned Cheque Charges | BHD 14.700 |
| Foreign Currency Cheques Sent for Collection/ Purchase Cheque | BHD 10.500 |
| Standing Order | |
| Standing Order not Executed due to Insufficient Funds | BHD 10.500 |
| Amendment/Cancellation Fees | BHD 3.150 |
| Outward Remittance | |
|  | 105 fils |
|  | Free of charge up to BHD 100 or 105 fils for amounts higher than BHD 100; up to BHD 1.000 per day |
| Manager's Cheque | BHD 3.150 per cheque |
| Cancellation of Demand Draft/Manager's Cheque | Free |
| Payments Returns | Free |
| Request for Enquiry | BHD 10.500 or its equivalent in other currencies |
| Wire Transfer (SWIFT) | |
| Within Kingdom of Bahrain (in other currencies) | BHD 5.250 + correspondent bank charges (if any) |
| Outside Bahrain - Within GCC and Internationally | BHD 5.250 + correspondent bank charges (if any) |
| Correspondent Bank Charges (if any) | BHD 13.860 or its equivalent in other currencies |
| Enquiry of Outward Transfer in Foreign Currency | BHD 10.500 or its equivalent in other currencies |
| Transfer Amendment in Foreign Currency | BHD 5.250 or its equivalent in other currencies |
| Recall Outward Transfer in Foreign Currency | BHD 10.500 or its equivalent in other currencies |
| Inward Transfer | Free |
| Miscellaneous Charges | |
|  | Free |
| Duplicate Fixed Deposit Advice | Free |
| *A Balance Certificate/Loan Balance | Free if once a year. BHD 10.500 if more than once a year |
| *A No Liability (taking into account note 3 below) | Free if once a year. BHD 10.500 if more than once a year |
| *A Release Letter | Free within 6 months of the loan/credit facility closure BHD 5.250 after 6 months of the loan/credit facility closure |
| *A Detailed Consumer Benefit Credit Report | BHD 5.250 |
| *A Other Letters | BHD 5.250 |
| Coins Counting Charges | BHD 2.100 per bag |
| SMS Express Service | Free |
| Emergency Encashment (Elite & Arabi Premium customers only) | USD 105 per transaction or its equivalent in other currencies |
| Cash Withdrawal < BHD 500 Over the Counter (taking into account note 1 below) | BHD 2.100 |
| Custody Fees | 25 bps out of each coupon |
| Foreign Currency | |
| Foreign Currency Cash Deposit | Free |
| Foreign Currency Cash Withdrawal | Free |



Services' Fees and Charges

| Statement Copy (Accounts/Loans) | |
|---|---|
| Printing of (Account/Loan) Statement (taking into account note 1 below) | Up to 2 times per year - free More than 2 times per year - 315 fils per page (max BHD 5.250) |
| Hold Mail | BHD 5.250 per month |
| E-Statement Charges | Free |
| Personal Loans | |
| Processing Fees | BHD 105 -2.10% of the loan amount* |
| Insurance Fees | Starting from 0.163% monthly** |
| Rescheduling | BHD 52.500 |
| Installment Deferment Charges | BHD 10.500 |
| Late Payment Fees | Free |
| Early Repayment Charges | 1.050% of the outstanding loan amount or BHD 105 (whichever is lower) |
| Interest Charge on Past Due Amounts | Free |
| Mortgage Loans | |
| Processing Fees | 1.050% of loan amount (min. BHD 157.500) |
| Installment Deferment Charges | BHD 10.500 |
| Early Repayment Charges | 0.7875% of the outstanding loan amount or BHD 210 (whichever is lower) |
| Insurance Fees | Starting from 0.204% p.a for life, 0.0350% p.a for property** |
| Late Payment Fees | Free |
| Interest Charge on Past Due Amounts | Free |
| Auto Loans | |
| Processing Fees | BHD 157.500 |
| Installment Deferment Charges | BHD 10.500 |
| Early Repayment Charges | 1.050% of the outstanding loan amount or BHD 105 (whichever is lower) |
| Late Payment Fees | Free |
| Interest Charge on Past Due Amounts | Free |
| Credit Cards | |
| Late Payment Fees | BHD 10.500*** |
| Over Limit Fees | BHD 10.500**** |
| Cash Advance Fees/and via Arabi Online | 3.15%***** |
| Card Replacement Fees | BHD 5.250 |
| PIN Replacement Fees | BHD 2.100 |
| Cross Border/Foreign Exchange Commission | 3%***** |
| Duplicate Statement Fee (per copy) | Free up to 3 months. BHD 2.100 above 3 months |
| Credit Shield Fees (optional) | 0.5% of monthly outstanding at billing cycle |
| Sales Voucher Retrieval | BHD 10.500 |
| Dispute Charges | USD 10.500 or its equivalent in other currencies |
| Arabi Travel Rewards Charges | Free |

| Card Type | Primary Card Annual Fees (BHD) | Supplementary Card Annual Fees (BHD) | Monthly Interest Rate (Retail Purchase) | Monthly Interest Rate (Cash Advance/ Transfer from Credit Cards to Account via Arabi Online) |
|---------------------------------------|--------------------------------|--------------------------------------|---|--|
| Visa Signature Credit Card | 105 | 52.500 | 1.50% | 1.75% |
| Visa Platinum Credit Card | 52.500 | Free | 1.50% | 1.75% |
| Travel Mate Credit Card | 100 | 50 | 1.50% | 1.75% |
| MasterCard Titanium Credit Card | 36.750 | Free | 1.60% | 1.85% |
| Royal Jordanian Visa Gold Credit Card | 36.750 | Free | 1.50% | 1.75% |
| Visa Gold Credit Card | Free | Free | 1.60% | 1.85% |
| Visa Silver Credit Card | Free | Free | 1.60% | 1.85% |
| Internet Shopping Card | Free | Free | 1.60% | - |

*Pricing differs based on the customer's nationality, place of work and account program type.

**As per the rate provided by the insurance company (pricing differs based on insurance company premium, customer age and medical report).

***Applicable if minimum payment is not made before the payment due date.

****Applicable if the customer exceeds the card's credit limit.

*****Cash Advance transactions will attract interest from the date of the transaction until the balance is settled in full.

*****0% for USD, EUR, GBP & AED when using Travel Mate credit cards for international transactions.

*A: Not applicable to social insurance organization pensioners.

Note: Priority Pass Card provides the cardholder with 6 free lounge visits per year from card issuance date; additional visits will be charged. Visits can be used by cardholder/accompanying guest(s).

1. Not applicable to orphans, widows, pensioners, individuals receiving social subsidies, students and Bahraini nationals with a monthly salary below BHD 250. Such customers should contact their branch with proof of their special status for exemption.

2. Rates may differ from above for different loan packages.

3. Liability letter addressed to Supreme Council for Women or Ministries or for social housing purpose - free.

4. Fund transfer within Arab Bank - Bahrain accounts are free of charges.

Deposits held with Arab Bank PLC - Bahrain Retail Branch in the Kingdom are covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain in accordance with Resolution No. (34) of 2010.

The above tariff is effective starting from 1/12/2019.

**** Fees, charges and commercial discounts are subject to change. All fees, charges and commercial discounts listed are inclusive of 5% Value Added Tax (VAT), where applicable.**

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