



Bank Tariff Fees and Commissions List

Current Product or Service:

1. Cards		Fees
Issuance/Renewal Visa Classic Card – Credit		KD 45
Issuance/Renewal Visa Classic Card – Charge		KD 40
Issuance/Renewal Visa Gold Card – Credit		KD 55
Issuance/Renewal Visa Gold Card – Charge		KD 50
Issue/ renew Visa Platinum Card – Credit		KD 100
Issue/ renew Visa Platinum Card – Charge		KD 100
Issue emergency replacement card for Visa Platinum Card (outside Kuwait)		KD 75
Issue/ renew Visa Signature Card – Credit		KD 130
Issue/ renew Visa Signature Card – Charge		KD 120
Issue / renew MasterCard Titanium – Charge		KD 30
Issue / renew MasterCard Titanium – Credit		KD 60
Issue / renew MasterCard World – Charge		KD 125
Issue / renew MasterCard World – Credit		KD 150
Issue / renew VISA INFINITE – Credit		KD 250
Issue / renew VISA INFINITE – Charge		KD 250
Issue Visa Prepaid Card (Annual)	Prepaid Card	KD10
Renew prepaid reloadable visa card (two years)	Prepaid Gift Card	KD 3
AI Tojjar Card fee (Annual)		KD 5
Issue / renew Pay Card		KD 10
ATM Cash withdrawal fees (Locally – GCC Counties – Internationally)	ATM Cash withdrawal fees from other Banks 100 Fils ATM Cash withdrawal fees from outside Kuwait 1,250 KD against each transaction	
Balance inquiry/ Insufficient fund for cash withdrawal (Other Banks ATM) (Locally) – ATM cards	Balance Inquiry 50 Fils Insufficient fund 50 Fils	
Amend credit limit upon customer request: A- Temporal Credit limit. B- Permanent Credit limit (based on credit study)		KD8
Report Lost/ stolen all types of Visa / MasterCard		KD5
Send all types of Visa / MasterCard, abroad via Courier Charge and debit card ATM		KD10
Send all types of Credit Cards locally via Courier Charge		KD5 (After First Delivery)
Issue/Renew Visa Supplementary Classic – Charge		KD 30
Issue/Renew Visa Supplementary Classic – Credit		KD 30
Issue/Renew Visa Supplementary Gold – Charge		KD 40
Issue/Renew Visa Supplementary Gold – Credit		KD 40
Issue/Renew Visa Supplementary Platinum – Credit		KD 60
Issue/Renew Visa Supplementary Platinum – Charge		KD 60
Issue/Renew Visa Supplementary Signature – Credit		KD 80
Issue/Renew Visa Supplementary Signature – Charge		KD 80
Issue/Renew MasterCard Supplementary Titanium – Credit		50 KD
Issue/Renew MasterCard Supplementary World–Credit		70 KD
Issue/Renew MasterCard Supplementary World–Charge		KD 70
Issue/Renew Visa Supplementary INFINITE – Credit		200 KD
Issue/Renew Visa Supplementary INFINITE – Charge		200 KD
Re-issuance/ replacement of not received/ lost/ stolen Visa / MasterCard		10 KD
Re-issuance/ replacement (Damaged Visa / MasterCard)		20 KD
Issue copy / original document/ transaction documents/ E&T (Hotels/ Airlines ...etc.) using (Visa/ MasterCard) All types of visa / MasterCard (ATM)	1 KD – 10 KD KD 1 commission for executing required transaction in Kuwait The fee will be different on the type outside Kuwait such as Hotel, Restaurant, Car Rental, Airlines, Jewelry up to a maximum of KD 10	
Sending doc copy (All Cards) via express mail		10 KD
Re-issue ATM replacement debit card for lost/ damaged/ stolen/ not-received cards		KD 5
Issue/reissue new PIN/ replacement PIN all types of Visa / MasterCard credit, ATM and Prepaid cards	Re-issue New PIN for ATM cards KD 3 Re-issue New PIN (All types of Visa / MasterCard) KD 5 Re-issue New PIN for lost prepaid card KD 5	
Reactivation of Blocked Visa / MasterCard Cash withdrawal using credit cards (from the customer's bank counter) (Locally/ internationally) (Via ATM machines of the Bank/ other banks locally/ internationally) all types of Visa and MasterCard cards		1 KD
Withdrawal/Purchase abroad in foreign currency (Debit and Credit Visa and MasterCard)		2.5% of the total withdrawn amount Reloadable prepaid card KD 5 Prepaid gift card KD 2
Issue replacement for lost/stolen prepaid card (reloadable Prepaid card) (prepaid gift card)		5 KD
Issue replacement for damaged prepaid card (reloadable Prepaid card) (prepaid gift card)		1 KD
Pay card or Prepaid Card Balance Transfer to Customer Account Via All Channels		1 KD
Re-issuance of account statement all types of Visa and MasterCard (term) (Cost per page)		1 KD
2. Subscription Fees and Bill Payment		Fees
2/1 SMS annual subscription		Free of Charge
2/2 Renewal of SMS annual subscription		Free of Charge
2/4 Payment of custom duties for KIB customers		1 KD
2/5 Payment of custom duties for Non-KIB customers		2 KD
3. Bank Drafts		Fees
3/1 Issue/ amend demand draft		2 KD
3/2 Stop Payment of demand draft or swift transfer.		10 KD
3/3 Cancellation of on Call demand draft		8 KD
3/4 Cancellation/Stop of Swift transfer		10 KD
3/5 Issue Replacement Demand Draft / Lost		5 KD
3/6 Cancellation of stop demand draft or swift transfer		10 KD
3/7 Swift local transfer (Kuwaiti Dinar)		5 KD
3/8 Swift local transfer (foreign currency)		10 KD
3/9 Overseas SWIFT (foreign currency)		KD 10 + KD 5 Coverage Expenses
3/12 Receiving transfers from external banks for NON-KIB customers in KD and transferred to other local bank		10 KD

3/15 PUR or OBC Cheques collection charges from local or external banks (Cheques drawn on other banks and sent for collection)		KD 5 + KD 10 Courier Charge
3/16 Inquiries about incoming transfers from correspond Banks		8 KD
3/17 Inquiries about outgoing transfers from correspond Banks		8 KD
3/18 Confirmation of Issued Bank Demand Draft (On Call)		8 KD
3/19 Issue/Amend/Stop Certified Cheque/Pay order		5 KD
3/20 Amending local SWIFT		KD 3
3/21 Amending International SWIFT		KD 8
3/28 Online demand draft (On Call)		1 KD
4. Standing Orders		Fees
4/1 Issuance of standing order – Internal		5 KD
4/2 Issuance of standing order for Local /Foreign Banks		11 KD
4/3 Financial transfer to local banks – standing order		3 KD
4/4 Financial transfer to overseas banks – standing order		10 KD
4/5 Internal financial transfer – standing order for the same customer		500 Fils
4/6 Internal financial transfer – standing order – between customers		500 Fils
4/7 Standing Order for Ministry of Electricity and Water – in addition to the applicable fees for each deduction		KD 5 + 500 Fils
4/8 Standing order to financing companies and institutions - in addition to the applicable fees for each deduction		10 KD + 2 KD
4/9 Amend/stop/cancel standing order- Locally		10 KD
4/10 Amend/stop/cancel standing order- Abroad		10 KD
4/11 Amend/stop/cancel standing order- Internal		10 KD
4/12 Standing orders for NGOs and charity associations local transfer		10 KD
4/13 Re-issue bank statement / Disk for earlier deductions and transfers related to standing order (per page/No. of pages) (upon customer's request)		5 KD
5. Cheques		Fees
5/1 Issue Cheque book normally or online (number of leaves)	(10 Leaves) KD 2 5 KD(25 Leaves) 7 KD(50 Leaves)	
5/2 Express issuance of Cheque book + normal fees		KD 2
5/3 Issue pay order Cheque upon customer's request		5 KD
5/5 Issue (guaranteed) certified Cheque normally or online		Issued Normally 7 KD Issued online 3 KD
5/6 Returned Cheque for balance insufficiency		20 KD
5/7 Returned Cheque for any other reason		20 KD
5/8 Stop Cheque payment		10 KD
5/9 Cancel issued Cheque book not received by the customer during the specified period or for any other reason		2 KD
5/10 Stop lost/stolen Cheque book		10 KD
6. Safe Custody Boxes		Fees
6/1 Safe Custody Boxes' Lockers Insurance		KD 50
	Annual rental for small box (60*30*20) KD 45 Annual rental for medium size box (60*30*30) KD 55 Annual rental for large size (60*60*60) KD 150	
6/3 Rental of Safe custody box (duration((size) (Measurements)		
6/4 Replacement of damaged lock for a safe custody box		KD50
7. Other Fees & Commissions		Fees
7/1 Cash withdrawal from the branch less than KD 2,000 (the service is free of charge for elderly bank customers, disabled, blind and illiterate)		2 KD
7/2 Name change of customer as per court/official order		5 KD
7/3 Amendment / add / remove of customer signature		5 KD
7/4 Issuance of internal power of attorney upon customer request		5 KD
7/5 Cancellation of internal power of attorney upon customer request		4 KD
7/6 Customer signature verification upon request to be used abroad		5 KD
7/8 Issuance of copy of previous bank notices issued upon customer request and sending the same abroad		2 KD
7/13 Transfer from one account to another account within the bank		500 Fils
7/14 Activation of dormant account		5 KD
7/15 Close of account within 3 months from its opening		5 KD
7/16 Deposit/withdrawal of cash in foreign currency from the same foreign currency account (exchange)		Difference between purchasing and selling prices
7/18 Statement of fixed Deposit account		5 KD
7/19 Detailed statement of account for the loans extended to Family Support Fund's customers		5 KD
7/20 Salary transfer fees for all accounts including Al-Amil account		KD1 per salary to be deducted from the company's account
7/21 Manual Salary Processing Charges (per salary)		1 KD
7/22 Statement of names and accounts of employees' salaries transferred for company		5 KD
7/23 Stamp of account statement received from companies to be presented to the Ministry of Social Affairs and Labor		5 KD
7/24 Commission for non-updating of the Civil ID		1 KD
9. Retail Online Banking		Fees
9/1 Online money transfer outside the state of Kuwait		1 KD
11. Real Estate Financing Fees		Fees
11/1 Real Estate Mortgage		30 KD
11/2 Real Estate Write off Mortgage		50 KD
11/3 Vacant land appraisal fee (according to every bank's appraisal)	KD75/- for the first plot only, for the bank's customers. KD100/- for noncustomers (more than one plot: KD40X number of plots for the bank's customers) KD50X number of plots for noncustomers.	
11/4 Residential properties appraisal fees		KD150/- for the bank's customers KD200/- for noncustomers.
11/5 Apartment building appraisal fees		KD 250/- for bank's customers. KD300/- for noncustomer
11/6 Commercial building appraisal fees		KD 500/- for the bank's customers KD600/- for noncustomers.
11/8 Housing complex appraisal		KD 750/- for the bank's customers KD800/- for noncustomers.
11/9 Business complex appraisal		KD 1000/- for the bank's customers KD1100/- for noncustomers.
11/10 Performance progress inspection appraisal		KD75/- for the bank's customers KD100/- for noncustomers.

11/11 Hotels, hospitals, schools and manufactures...etc. appraisal fees		N.B. fees for appraisal of lands and real properties with special nature not included under any item of the above items, such as hotels, hospitals, schools, banks, industrial and agricultural plots, showrooms, shopping malls, beach cabins, economic feasibility studies, BOT projects, and others, shall be determined according to the effort expended in such appraisal. Special fees for the real estate appraisal shall be accounted to the Bank customers, different from the Non-Bank customers. Such fees shall be proportionate or lump sum, depending on the expended effort.
11/14 Undertaking and Promise to Mortgage fees		KD 50/-
11/15 Real Estate Debt Transfer		KD 150/-
11/16 Postponement of installments fees		KD 5/-
11/17 Restructure of real estate debt settlement		5 KD
11/18 To Whom It May Concern Certificate		5 KD
11/19 Collection of rental pays only (a ratio will be calculated from the collected rents>)	Note: Besides the other fees collected by the bank for property management which are subject to the contracts signed with the concerned party on case to case basis.	
11/20 Copy of lease contract		2 KD
11/21 Copy of rental receipt		2 KD
11/22 Shares Legal Mortgage Contracts in Companies Registry		According to the actual cost of the Kuwait Clearing Company
11/23 Mortgaged Investment Portfolio or Investment Funds		KD 300
11/24 Others Mortgages (e.g. store mortgage), etc.		KD 250
11/25 Fixed Deposits Mortgage		KD 25
11/26 Ijara Contracts Preparation		KD 150 (Maximum for New Contracts)
11/27 Commercial Financing Mega Fees		As per the arrangement with the client
11/28 Replacement, Change and release of Collateral during the validity of the financing		%0.125 of the value of the replaced collateral at a minimum of KD 100
11/29 Advisory/Structuring Fee		As per the arrangement with the client
12. Financing Services		Fees
12/1 Change of settlement method/ standing order/ change of account No. (in the bank/ account with another bank)		5 KD
12/2 Debt ownership transfer fee		10 KD
12/5 Debt transfer service fee		20 KD
12/6 Rented car travelling abroad (one trip)		10 KD
12/10 Takaful insurance on death and total incapacity (as requested by customer and in line with CBK regulations to this effect).		Optional. Equally shared by the customer and the bank with a maximum of 2% of customer's financing
12/11 Payment order in lieu for supplier		5 KD
12/13 Cancellation of sale transaction following issuing purchase order/signing the contract		10 KD
12/14 cancellation of vehicle stamp during installments		10 KD
12/15 Cancel/Change Guarantor		10 KD
13. Copy of documents, certificates or similar items		Fees
13/2 Issuance of Certificate to Whom It May Concern (of any type)		KD 5
13/4 Statement of Account (term) (Cost according to number of pages)		For one year KD 1 per page For more than one year up to five years, KD5 per page For more than five years, KD 10 per page.
14. Following up on past due retail customers		Fees
14/1 Fees for following up on past due retail customers for the collection of debts one month after the due date, suspended once referred to legal action		KD 10
15. Point of Sale Commissions:		Fees
15/1 Regular POS machine leasing fees		According to the currently applicable arrangements with merchants.
15/2 Daily transaction charges – ATM card		According to the currently applicable arrangements with merchants.
15/3 GSM POS terminal lease fees - without SIM card		According to the currently applicable arrangements with merchants.
15/4 SIM CARD fees		According to the currently applicable arrangements with merchants.
15/5 Advice Request inside Kuwait		According to the currently applicable arrangements with merchants.
15/6 Advice Request outside Kuwait		According to the currently applicable arrangements with merchants.
15/7 Daily transaction charges – credit cards		According to the currently applicable arrangements with merchants.
15/8 Terminal Removal or Replacement or Replacement Charges Thru K-Net		According to the currently applicable arrangements with merchants.
15/9 Failed Installation or Revisit or cancellation of nomination		According to the currently applicable arrangements with merchants.
15/10 Penalty for Canceling POS Agreement before 3 years		According to the currently applicable arrangements with merchants.
15/11 Charge for damaged/lost Desktop or GPS or GSM terminal		According to the currently applicable arrangements with merchants.
15/12 POS Terminal installation Fees		According to the currently applicable arrangements with merchants.
15/13 POS Terminal on Monthly Rent (without Merchant Services Commission)		According to the currently applicable arrangements with merchants.
15/14 POS Merchant Services Commission (without monthly rent)		According to the currently applicable arrangements with merchants.
15/15 Re-Training Merchant Staff		According to the currently applicable arrangements with merchants.
15/16 Fee to be charged if monthly sales total is less than pre agreed amount		According to the currently applicable arrangements with merchants.
15/17 Exhibition POS Terminal Rent - Land Line - Temporary		According to the currently applicable arrangements with merchants.
15/18 Exhibition POS Terminal Rent - GPRS - Temporary		According to the currently applicable arrangements with merchants.
15/19 Fees for rejected or wrong transactions		According to the currently applicable arrangements with merchants.
15/20 Fees for processing revision of sales commission based on sales volume		According to the currently applicable arrangements with merchants.
15/21 IPOS Integration Charges (one time/ per site)		According to the currently applicable arrangements with merchants.
16. Payment Gateway Fees		Fees
16/1 Setup Fee (First Time)		According to the currently applicable arrangements with merchants.
16/2 Service Renewal Annual Fee		According to the currently applicable arrangements with merchants.
16/3 Service Fee per Transaction.		According to the currently applicable arrangements with merchants.
KIB Pay Fees for Companies:		
16/4 Service activation Fee		KD 25
16/5 Fee for sending an electronic link to the company's client		Fils 250

17. Travelers Checks		Fees
17/1 Selling less than KD 10,000		0.50%
17/2 Selling from KD 10,000 and above		0.25%
17/3 Buying		KD 2
18. Letters of Guarantees (LGs)		Fees
Issue of LGs:		
18/1 LG's issued on behalf of correspondent overseas banks		According to the currently applicable arrangements with the overseas banks
18/2 Tender Guarantees		1/8% per 3 months or KD30/- whichever is higher
18/3	1. Advance Payment	¼% on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	2. Performance	1.5% per annum, minimum 3 months or KD30 which is higher
	3. Retention (Maintenance)	¼% on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	4. LGs for other purposes	¼% on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
Amend LG's issued (increase vale/renew):-		
18/4 LG's issued on behalf of correspondent overseas banks		According to the currently applicable arrangements with the overseas banks
18/5 Tender Guarantees		1/16 % per 3 months or KD30/- whichever is higher
18/6	1. Performance	1/8 % on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	2. Advance Payment	1/4 % on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	3. Retention (Maintenance)	1/4 % on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	4. LGs for other purposes	1/4 % on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
18/7 Other amendments to the L/G's (other than the increase in value/renewal)		KD 15
18/8 Duplicate for Lost L/G		KD 5
18/9 LG Advising (foreign guarantees) - Advise commission		KD 25
18/10 LG Advising (foreign guarantees) – Amendment		KD 10
18/11 Claim Settlement fees		KD 25
18/12 Other Fees	- Postage - Short swift - Long swift - Full Details - Short Telex - Long Telex - Full Details - Courier - Assignment of Proceeds.	KD 3 KD 10 KD 10 KD 50 KD 20 1/8 %
*(for obtaining licenses, trade exercising, contracts, airline offices, municipality, Ministry of Social affairs, Ministry of Electricity, Wages, health insurance – Purchase (Financing) etc.		
19. Letters of Credit (L/Cs)		Fees
Foreign LCs:		
19/1 Opening Sight L/C- Increase		0.75% flat provided the fees shall not be less than KD 50
19/2 Opening acceptance L/C- Increase		1% flat provided the fee shall not be less than KD 50
19/3 Amendment of the validity of the L/C (Murabaha – Normal)		KD 20 lump sum
Local LCs:		
19/4 Opening Sight L/C- Increase		1% flat provided the fee shall not be less than KD 50
19/5 Opening acceptance L/C- Increase		1.25% flat provided the fee shall not be less than KD 50
19/6 Amendment of the validity of the L/C (Murabaha – Normal)		KD 20 lump sum
Local/Foreign LCs:		
19/7 Collection of LC Promissory Note on a deferred date		3/8%, lump sum of the promissory note, not be less than KD20
19/8 Contracts' Assignment Declaration		KD 30
19/9 Facilities Contracts Documentation Expenses		KD 100
19/10 LG Sending Expenses for Beneficiaries		KD 10
19/11 Cancellation of the ordinary L/C		KD 10
Settlement of LCs:		
19/12 Insurance for the normal and acceptance L/C		KD 1
19/13 Swift / telex / summary for the L/C (ordinary, acceptance and Murabaha)		KD 10
19/14 Complete swift for the L/C (ordinary and acceptance)		KD 35
19/15 Complete swift for the L/C (Murabaha)		KD 30
19/16 Post for the L/C (ordinary, acceptance and Murabaha)		KD 1
19/17 Shipping guarantee for the L/C (ordinary and acceptance)		KD 5
19/18 Discrepancies for the L/C (ordinary, acceptance and Murabaha)		KD 10
19/19 Murabaha		KD 100
Documents Received for Collection		
19/20 Sight		1/8%, provided the fee shall not be less than KD 15
19/21 Acceptance		1/8%, provided the fee shall not be less than KD 15
Export LCs		
19/22 Advising of the L/C		KD 20
19/23 Negotiation of the L/C		1/4 %, provided the fee shall not be less than KD 20
19/24 Amendment of the L/C		KD 10
19/25 Transfer of the L/C		1/4 % provided the fee shall not be less than KD 30
19/26 Local Swift		KD 5
19/27 Sending Expenses by DHL		KD 20
19/28 Certify the acceptance		KD 25 for each promissory note
19/29 LC Confirmation Charge		1/4 % provided the fee shall not be less than KD 25
20. Real Estate Department		Fees
Real Estate Appraisal Division		
20/1 Copy of each real estate appraisal report with the same date for another party after settling fees.		KD 50
20/2 Translation Fees		KD 50
20/3 Retype detailed appraisal from previous table with the same date		KD 50
20/4 Offer real estate appraisal training courses		As agreed with the requesting party
Real Estate Advisory Division		
20/5 (Advisory Services)		As agreed with the client
20/6 (Liquidity Management Services)		As agreed with the client
20/7 (Arrangement Fees)		As agreed with the client
20/8 (Security Agent Fees)		As agreed with the financing party and can be collected from the second party on behalf of financing party