

# List of Fees and Commissions

Current Product or Service			
1. Cards		Fees	
1/1	Issue/Renew Visa Classic Card – Credit	KD 30	
	Issue/Renew Visa Classic Card – Charge	KD 30	
	Issue/Renew Visa Gold Card – Credit	KD 40	
	Issue/Renew Visa Gold Card – Charge	KD 40	
	Issue/Renew Visa Platinum Card – Credit	KD 70	
	Issue/Renew Visa Platinum Card – Charge	KD 70	
	Issue emergency replacement card for Visa Platinum Card (outside Kuwait)	KD 75	
	Issue/Renew MasterCard Titanium – Charge	KD 30	
	Issue/Renew MasterCard Titanium – Credit	KD 60	
	Issue/Renew MasterCard World – Charge	KD 100	
	Issue/Renew MasterCard World – Credit	KD 130	
	Issue Visa Prepaid Card (Annual)	Prepaid Card	KD 10
		Prepaid Gift Card	KD 3
	Renew prepaid reloadable visa card (two years)	KD 5	
Al Tojjar Card fee (Annual)	KD 5		
1/5	ATM Cash withdrawal fees (Locally – GCC Countries – Internationally)	ATM Cash withdrawal fees from other Banks	100 Fils
		ATM Cash withdrawal fees from outside Kuwait	1.250 KD against each transaction
1/6	Balance inquiry/ Insufficient fund for cash withdrawal (Other Banks ATM) (Locally) – ATM cards	Balance Inquiry	50 Fils
		Insufficient fund	50 Fils
1/8	Amend credit limit upon customer request: A- Temporal Credit limit. B- Permanent Credit limit (based on credit study)	KD8	
1/10	Report Lost/ stolen all types of Visa / MasterCard	KD5	
1/11	Send all types of Visa / MasterCard, abroad via Courier Charge and debit card ATM	KD10	
1/12	Send all types of Credit Cards locally via Courier Charge	KD5 (After First Delivery)	
1/14	Issue/Renew Visa Supplementary Classic – Charge	KD25	
	Issue/Renew Visa Supplementary Classic – Credit	KD25	
	Issue/Renew Visa Supplementary Gold – Charge	KD35	
	Issue/Renew Visa Supplementary Gold – Credit	KD 35	
	Issue/Renew Visa Supplementary Platinum – Credit	KD 55	
	Issue/Renew Visa Supplementary Platinum – Charge	KD 55	
	Issue/Renew Visa Supplementary Signature – Credit	KD 75	
	Issue/Renew Visa Supplementary Signature – Charge	KD 75	
	Issue/Renew MasterCard Supplementary Titanium –Credit	KD 50	
	Issue/Renew MasterCard Supplementary World–Credit	KD 65	
1/15	Re-issuance/ replacement of not received/ lost/ stolen Visa / MasterCard	KD 10	
1/16	Re-issuance/ replacement ( Damaged Visa / MasterCard)	KD 5	

1/18	Issue copy / original document/ transaction documents/ E&T (Hotels/ Airlines ...etc.) using (Visa/ MasterCard) All types of visa / Master Cards (ATM)	KD 1 – KD 10 KD 1 commission for executing required transaction in Kuwait The fee will vary outside Kuwait depending on the type of transaction such as Hotel, Restaurant, Car Rental, Airlines, Jewelry up to a maximum of KD 10	
1/22	Re-issue ATM replacement debit card for lost/ damaged/ stolen/ not-received cards	KD 5	
1/24	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 3
1/26	Reactivation of Blocked Visa / MasterCard	KD 1	
1/27	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	KD 6	
1/28	Withdrawal/Purchase abroad in foreign currency (Debit and Credit Visa and MasterCard)	2.5% of the total withdrawn amount	
1/29	Issue replacement for lost/stolen prepaid card (reloadable Prepaid card) ( prepaid gift card)	Reloadable prepaid card	KD 5
		Prepaid gift card	KD 2
1/30	Issue replacement for damaged prepaid card (reloadable Prepaid card) (prepaid gift card)	KD 5	
1/31	Reloadable Prepaid Card Recharge Fee Via Branches or IVR	KD 1	
1/32	Prepaid Card Balance Transfer to Customer Account Via Branches or IVR	KD 1	
1/34	Re-issuance of account statement all types of Visa and MasterCard (term) (Cost per page)	KD 1	
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	KD 1	
2/5	Payment of custom duties for Non-KIB customers	KD 2	
3. Bank Drafts		Fees	
3/1	Issue/ amend demand draft	KD 2	
3/2	Stop Payment of demand draft or swift transfer.	KD 10	
3/3	Cancellation of on Call demand draft	KD 2	
3/4	Cancellation/Stop of Swift transfer	KD 10	
3/5	Issue Replacement Demand Draft / Lost	KD 5	
3/6	Cancellation of stop demand draft or swift transfer	KD 10	
3/7	Swift local transfer (Kuwaiti Dinar)	KD 3	
3/8	Swift local transfer (foreign currency)	KD 8	
3/9	Overseas SWIFT (foreign currency)	KD 3 + KD 8 Coverage Expenses	

3/12	Receiving transfers from external banks for NON-KIB customers in KD and transferred to other local bank	KD 10
3/15	PUR or OBC Cheques collection charges from local or external banks (Cheques drawn on other banks and sent with collection fees)	KD 10 + KD 5 Courier Charge
3/18	Confirmation of Issued Bank Demand Draft (On Call)	KD 5
3/19	Issue/Amend/Stop Certified Cheque/Pay order	KD 5
3/28	Online demand draft (On Call)	KD 1
<b>4. Standing Orders</b>		<b>Fees</b>
4/1	Issuance of standing order – Internal	KD 5
4/2	Issuance of standing order for Local /Foreign Banks	KD 5
4/3	Financial transfer to local banks – standing order	KD 3
4/4	Financial transfer to overseas banks – standing order	KD 10
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	KD 2 + KD 10
4/9	Amend/stop/cancel standing order- Locally	KD 10
4/10	Amend/stop/cancel standing order- Abroad	KD 10
4/11	Amend/stop/cancel standing order- Internal	KD 10
4/12	Standing orders for NGOs and charity associations local transfer	Free
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)	KD 5
<b>5. Cheques</b>		<b>Fees</b>
5/1	Issue Cheque book normally or online (number of leaves)	KD 5 (25 Leaves) KD 7 (50 Leaves)
5/3	Issue certified cheque upon customer's request	KD 5
5/5	Issue payment order normally or online	Issued Normally KD 7 Issued online KD 3
5/6	Returned Cheque for balance insufficiency	KD 10
5/7	Returned Cheque for any other reason	KD 5
5/8	Stop Cheque payment	KD 10
5/9	Cancel issued Cheque book not received by the customer during the specified period or for any other reason	KD 1
5/10	Stop lost/stolen Cheque book	KD 10
<b>6. Safe Custody Boxes</b>		<b>Fees</b>
6/1	Safe Custody Boxes' Lockers Insurance	KD 50
6/3	Rental of Safe custody box (duration( size) (Measurements)	Annual rental for small box (20*30*60) KD 20 Annual rental for medium size box (30*30*60) KD 30 Annual rental for large size (60*60*60) KD 50
6/4	Replacement of damaged lock for a safe custody box	KD 50
<b>7. Other Fees &amp; Commissions</b>		<b>Fees</b>
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)	KD 2
7/2	Name change of customer as per court/official order	KD 5
7/3	Amendment / add / remove of customer signature	KD 5
7/4	Issuance of internal power of attorney upon customer request	KD 5
7/5	Cancellation of internal power of attorney upon customer request	KD 4

7/6	Customer signature verification upon request to be used abroad	KD 5
7/8	Issuance of copy of previous bank notices issued upon customer request and sending the same abroad	KD 2
7/13	Transfer from one account to another account within the bank	500 Fils
7/14	Activation of dormant account	KD 5
7/15	Close of account within 3 months from its opening	KD 5
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	KD 5
7/19	Detailed statement of account for the loans extended to Family Support Fund's customers	KD 5
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)	KD 1
7/22	Statement of names and accounts of employees' salaries transferred for company	KD 5
7/23	Stamp of account statement received from companies to be presented to the Ministry of Social Affairs and Labor	KD 5
7/24	Fees for following up on past due retail customers for the collection of debts one months after the due date, suspended once referred to legal action	KD 10
<b>9. Retail Online Banking</b>		<b>Fees</b>
9/1	Online money transfer outside of the state of Kuwait	KD 1
9/2	Online money transfer inside the state of Kuwait	KD 1
<b>11. Real Estate Financing Fees</b>		<b>Fees</b>
11/1	Real Estate Mortgage	KD 30
11/2	Real Estate Write off Mortgage	KD 30
11/3	Vacant land appraisal fee (according to every bank's appraisal)	KD 75/- for the first plot only, for the bank's customers. KD 100/- for non-customers (more than one plot: KD 40X number of plots for the bank's customers) KD 50X number of plots for noncustomers.
11/4	Residential properties appraisal fees	KD 150/- for the bank's customers KD 200/- for noncustomers.
11/5	Apartment building appraisal fees	KD 250/- for bank's customers. KD 300/- for noncustomer
11/6	Commercial building appraisal fees	KD 500/- for the bank's customers KD 600/- for noncustomers.
11/8	Housing complex appraisal	KD 750/- for the bank's customers KD 800/- for noncustomers.
11/9	Business complex appraisal	KD 1000/- for the bank's customers KD 1100/- for noncustomers.

11/10	Performance progress inspection appraisal	KD 75/- for the bank's customers KD 100/- 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	KD 5
11/18	To Whom It May Concern Certificate	KD 5
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	KD 2
11/21	Copy of rental receipt	KD 2
<b>12. Financing Services</b>		<b>Fees</b>
12/1	Change of settlement method/ standing order/ change of account No. (in the bank/ account with another bank)	KD 5
12/2	Vehicle ownership transfer fee	KD 10
12/5	Debt transfer service fee	KD 20
12/6	Rented car travelling abroad (one trip)	KD 10

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	KD 5
12/13	Cancellation of sale transaction following issuing purchase order/signing the contract	KD 10
12/14	cancelation of vehicle stamp during installments	KD 10
12/15	Cancel/Change Guarantor	KD 10
<b>13. Copy of documents, certificates or similar items:</b>		<b>Fees</b>
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, KD 5 per page For more than five years, KD 10 per page.
<b>14. Point of Sale Commissions:</b>		<b>Fees</b>
14/1	Regular POS machine leasing fees	According to the currently applicable arrangements with merchants.
14/2	Daily transaction charges – ATM card	According to the currently applicable arrangements with merchants.
14/3	GSM POS terminal lease fees - without SIM card	According to the currently applicable arrangements with merchants.
14/4	SIM CARD fees	According to the currently applicable arrangements with merchants.
14/5	Advice Request inside Kuwait	According to the currently applicable arrangements with merchants.
14/6	Advice Request outside Kuwait	According to the currently applicable arrangements with merchants.
14/7	Daily transaction charges – credit cards	According to the currently applicable arrangements with merchants.
14/8	Terminal Removal or Replacement or Relocation Charges Thru K-Net	According to the currently applicable arrangements with merchants.
14/9	Failed Installation or Revisit or cancellation of nomination	According to the currently applicable arrangements with merchants.

14/10	Penalty for Canceling POS Agreement before 3 years	According to the currently applicable arrangements with merchants.
14/11	Charge for damaged/lost Desktop or GPS or GSM terminal	According to the currently applicable arrangements with merchants.
14/12	POS Terminal installation Fees	According to the currently applicable arrangements with merchants.
14/13	POS Terminal on Monthly Rent (without Merchant Services Commission)	According to the currently applicable arrangements with merchants.
14/14	POS Merchant Services Commission (without monthly rent)	According to the currently applicable arrangements with merchants.
14/15	Re-Training Merchant Staff	According to the currently applicable arrangements with merchants.
14/16	Fee to be charged if monthly sales total is less than pre agreed amount	According to the currently applicable arrangements with merchants.
14/17	Exhibition POS Terminal Rent - Land Line – Temporary	According to the currently applicable arrangements with merchants.
14/18	Exhibition POS Terminal Rent - GPRS - Temporary	According to the currently applicable arrangements with merchants.
14/19	Fees for rejected or wrong transactions	According to the currently applicable arrangements with merchants.
14/20	Fees for processing revision of sales commission based on sales volume	According to the currently applicable arrangements with merchants.
14/21	IPOS Integration Charges (one time/per site)	According to the currently applicable arrangements with merchants.
<b>15. Payment Gateway Fees</b>		<b>Fees</b>
15/1	Setup Fee (First Time)	According to the currently applicable arrangements with merchants.
15/2	Service Renewal Annual Fee	According to the currently applicable arrangements with merchants.

15/3	Service Fee per Transaction.	According to the currently applicable arrangements with merchants.
<b>16. Travelers Checks</b>		<b>Fees</b>
16/1	Selling less than KD 10,000	0.50%
16/2	Selling from KD 10,000 and above	0.25%
16/3	Buying	KD 2
<b>17. Letters of Guarantees (LGs)</b>		<b>Fees</b>
Issue of LGs:		
17/1	• L/G's issued on behalf of correspondent overseas banks	According to the currently applicable arrangements with the overseas banks
17/2	• Tender Guarantees	1/8% per 3 months or KD 30/- whichever is higher
17/3	1 Advance Payment	¼% on monthly basis, minimum 3 months in advance.
	2 Performance	1.5% per annum, minimum 3 months or KD 30 which is higher
	3 Retention (Maintenance)	¼% on monthly basis, minimum 3 months in advance.
	4 LGs for other purposes	¼% on monthly basis, minimum 3 months in advance.
Amend L/G's issued (increase vale/renew):-		
17/4	• L/G's issued on behalf of correspondent overseas banks	According to the currently applicable arrangements with the overseas banks
17/5	• Tender Guarantees	1/16 % per 3 months or KD 30/- whichever is higher
17/6	1 Advance Payment	1/8 % on monthly basis, minimum 3 months in advance
	2 Performance	1/4 % on monthly basis, minimum 3 months in advance
	3 Retention (Maintenance)	1/4 % on monthly basis, minimum 3 months in advance
	4 LGs for other purposes	1/4 % on monthly basis, minimum 3 months in advance
17/2	Other amendments to the L/G's (other than the increase in value/renewal)	KD 15
17/8	Duplicate for Lost L/G	KD 5

17/9	LG Advising (foreign guarantees) - Advise commission	KD 25
17/10	LG Advising (foreign guarantees) – Amendment	KD 10
17/11	Claim Settlement fees	KD 25
17/12	Other Fees	
	- Postage	KD 3
	- Short swift	KD 10
	- Long swift - Full Details	KD 20
	- Short Telex	KD 10
	- Long Telex - Full Details	KD 50
	- Courier	KD 20
	- Assignment of Proceeds.	1/8%
* (for obtaining licenses, trade exercising, contracts, airline offices, municipality, Ministry of Social affairs, Ministry of Electricity, Wages, health insurance – Purchase (Financing) etc.		
18. Letters of Credit (LCs)		Fees
Foreign LCs:		
18/1	Opening Sight L/C- Increase	0.75%, provided the fees shall not be less than KD 50
18/2	Opening acceptance L/C- Increase	1%, lump sum provided the fee shall not be less than KD 50
18/3	Amendment of the validity of the L/C (Murabaha – Normal)	KD 20 lump sum
Local LCs:		
18/4	Opening Sight L/C- Increase	1%, lump sum provided the fee shall not be less than KD 50
18/5	Opening acceptance L/C- Increase	1.25%, lump sum provided the fee shall not be less than KD 50
18/6	Amendment of the validity of the L/C (Murabaha – Normal)	KD 20 lump sum
Local/Foreign LCs:		
18/7	Collection of LC Promissory Note on a deferred date	3/8%, lump sum of the promissory note, not be less than KD 20
18/8	Contracts' Assignment Declaration	KD 30
18/9	Facilities Contracts Documentation Expenses	KD 100
18/10	LG Sending Expenses for Beneficiaries	KD 10
18/11	Cancellation of the ordinary L/C	KD 10
Settlement of LCs:		
18/12	Insurance for the normal and acceptance L/C	KD 1
18/13	Swift / telex / summary for the L/C (ordinary, acceptance and Murabaha)	KD 10
18/14	Complete swift for the L/C (ordinary and acceptance)	KD 35
18/15	Complete swift for the L/C (Murabaha)	KD 30
18/16	Post for the L/C (ordinary, acceptance and Murabaha)	KD 1
18/17	Shipping guarantee for the L/C (ordinary and acceptance)	KD 5
18/18	Discrepancies for the L/C (ordinary, acceptance and Murabaha)	KD 10
18/19	Murabaha	KD 100
Documents Received for Collection		
18/20	Sight	1/8%, provided the fee shall not be less than KD 15
18/21	Acceptance	1/8%, provided the fee shall not be less than KD 15

Export L/Cs		
18/22	Advising of the L/C	KD 20
18/23	Negotiation of the L/C	1/4 %, provided the fee shall not be less than KD 20
18/24	Amendment of the L/C	KD 10
18/25	Transfer of the L/C	1/4 % provided the fee shall not be less than KD 30
18/26	Local Swift	KD 5
18/27	Sending Expenses by DHL	KD 20
18/28	Certify the acceptance	KD 25 for each promissory note
18/29	LC Confirmation Charge	1/4 % provided the fee shall not be less than KD 25
19. Real Estate Department		Fees
Real Estate Appraisal Division		
19/1	Copy of each real estate appraisal report with the same date for another party after settling fees.	KD 50
19/2	Translation Fees	KD 50
19/3	Retype detailed appraisal from previous table with the same date	KD 50
19/4	Offer real estate appraisal training courses	As agreed with the requesting party
Real Estate Advisory Division		
19/5	(Advisory Services)	As agreed with the client.
19/6	(Liquidity Management Services)	As agreed with the client.
19/7	(Arrangement Fees)	As agreed with the client.
19/8	(Security Agent Fees)	As agreed with the financing party and can be collected from the second party on behalf of financing party.