

BANK TARIFF - BAHRAIN BRANCH
1 CURRENT ACCOUNTS

A. Local Currency		
1	Interest;	
	a) Credit Balance	Nil
	b) Debit Balance	
	b1) Personal Account	CBB Discount Rate + 4% p.a. (Min BHD 2 per month)
	b2) Corporate Account	CBB Discount Rate + 4% p.a. (Min BHD 5 per month)
2	a) Cheques drawn on us returned for reasons insufficient funds	BHD 10/-
	b) Cheques drawn on us returned for other reasons (represent and other technical reasons)	BHD 5 /- (Represent can be only against float or uncollected funds)
3	Certified Cheques (100% margin to be taken) - Personal and Corporate	BHD 5/- per Cheque
4	Manager's Cheque -	BHD 5/- per Cheque
5	Stop Payment Instructions	
	a) Placing the Stop Payment	BHD 5/- per Cheque
	b) Cancellation of Stop Payment	Nil
6	Below Minimum Balance Charges:	
	a) For the month an account (personal/corporate) is opened and the month following	Nil
	b) From the second month onwards;	
	b1) On Personal Accounts whose minimum balance falls below BHD 500 in a month	BHD 2/ per month
	b2) On corporate accounts whose minimum balance falls below BHD 500 during any given month	BHD 5/ per month
7	a) Closing of Account	Nil
	b) Closing of Account (other than the above) to be charged at the discretion of branch Manager/OIC and to be applied only if account has been maintained with average balance below BHD 100 during the past 6 months.	Nil
8	Counter-Cheques/Counter-Receipts Charge per cheque leaf issued	BHD 1 per withdrawal if less than the ATM limit
	(This charge is imposed to discourage such drawings and encourage customers to utilise their own Cheque Book/ATM Services)	(No charges if ATM and/or Cheque facility is not availed)
9	Standing Order Payments	
	a) Establishment Fee (Personal and Corporate)	BHD 5/ per initial set up and BHD 5 per year
	b) Effecting Payment Fee	Collected in advance on the anniversary date
	b1) By means of Manager's Cheque (BHD)	BHD 5/- per transaction
	b2) By Means of Demand Draft (Foreign Currency)	BHD 7/- per transaction
	b3) By Means of EFTS - NRT FAWRI+ (BHD) 1 to 100	Nil
	b4) By Means of EFTS - NRT FAWRI+ (BHD) 100 to 1000	BHD 0.100 per transfer
	b5) By Means of EFTS - DNS DIRECT CREDIT FAWRI (BHD) [Salaries]	BHD 0.005 per transaction
	b6) By Means of EFTS - DNS DIRECT CREDIT FAWRI (BHD) [Other Than Salaries]	BHD 0.100 per transfer
	b7) EBPP Payments - Fawateer (Utility Bill Payments)	Nil
	b8) By Means of SWIFT Payment (Foreign Currency)	BHD 7/- per transaction
	b9) By Means of Internal Account to Account Transfer	BHD 1/- per transaction
	b10) By Means of non-execution of SO due to insufficient Funds	BHD 5/- per transaction
	c) Amendment Fee	BHD 3 per amendment
	d) Account Sweeps (Between Accounts within the Branch)	BHD 5 for set up and BHD 5 per month in advance maintenance fee
10	Specially designed Cheques - which must comply with Bank's specification	At customer expense
11	Minimum deposit to open accounts	
	a) Personal accounts	BHD 1000/-
	b) Corporate accounts	BHD 500/-
12	For cheque books (25 leaves) and (50 leaves)	BHD 4/- for 25 leaves and BHD 6/- for 50 leaves
13	For cheque books despatched by mail (Personal and Corporate)	As above plus BHD 10 per courier
14	For undelivered cheque books destroyed (Personal and Corporate)	Nil
15	Dormant Account Charges from the date of account turning to dormancy	BHD 2 per month from the date of clasifying the account dormant

BANK TARIFF - BAHRAIN BRANCH**1 CURRENT ACCOUNTS**

B. Foreign Currency	
1	Interest
	a) Credit Balance No interest
	b) Debit Balance Rate subject to agreement
2	All Other Transactions (Minimum average balance requirement, low balance charge, semi-annual account charges, returned cheque charge etc.) As applicable to BHD accounts

BANK TARIFF - BAHRAIN BRANCH
2 DEPOSIT ACCOUNTS (RESIDENT AND NON RESIDENTS)

A. Local Currency - Fixed, Call & Notice		
1	Interest	Rate subject to arrangement
2	Minimum Amount to open a Fixed Deposit Account	BHD 5000/-
3	a) Minimum amount to open and earn interest on Call and Notice Account b) If balance falls below BHD 1000 c) Minimum Balance to maintain the account Note: Call & Notice Accounts to be closed if balance is continuously below equivalent of BHD 100/- for 3 months	BHD 1000/- No interest for the day the balance < BHD 1000 BHD 500/-
4	Below Minimum Balance Charges for Call & Notice Accounts when minimum balance falls below BHD 500 during any given month	BHD5/- per month
B. Foreign Currency - Fixed, Call & Notice		
1	Interest	Rate subject to arrangement
2	Minimum balance to open a Fixed Deposit Account	USD 15,000/- or equivalent
3	a) Minimum amount to open and earn interest on Call and Notice Account b) If balance falls below BHD 1000 c) Minimum Balance to maintain the account Note: Call & Notice Accounts to be closed if balance is continuously below equivalent of USD 500 - for 3 months	USD 3000/- or equivalent No interest for the day the balance < USD 3000/- USD 1,500/- or equivalent
4	Below Minimum Balance Charges for Call & Notice Accounts when minimum balance falls below BHD 500 during any given month	BHD5/ Equivalent per month
5	Premature withdrawal of Fixed Deposits	BHD20/ + no payment interest.
6	Withdrawals without stipulated Notice for (Call and Notice Accounts)	BHD 10/ + Interest Adjustment to cover the elapsed Notice Period
C. All Other transactions for Call & Notice Accounts - Local and Foreign Currency Like Standing Instructions, Sweeps etc		
1	Apply the charges of Current Accounts in BHD or equivalent in Foreign Currency rounded up to full currency unit	

BANK TARIFF - BAHRAIN BRANCH
3 TRANSFERS/PAYMENT ORDERS

A. Outward		
1	Demand Draft	BHD 5/- plus Swift Charges BHD 2/-
2	Stop Payment charges for Demand Draft	BHD 5/- plus Swift Charges BHD 2/-
3	Cancellation of Demand Draft (With appropriate rates if to be credited to the account in ccy other than the draft ccy)	BHD5/
4	Swift Transfers (International)	BHD 5 Commission + BHD 2 Swift Charges plus Additional BHD 2 for cover when required
5	Swift Transfer (Local)	BHD 3/
B. Inward		
1	If paid in cash or credited to beneficiary's account with NBAD	NIL
2	If remitted to beneficiary's account in another bank	
	a) By SWIFT Local	0.2% com (Min BHD 2/- or Max BHD 5/- + Swift BHD 3/-)
	b) By SWIFT International	0.2% com (Min BHD 2/- or Max BHD 5/- + Swift BHD 6/-)

BANK TARIFF - BAHRAIN BRANCH
4 INWARD BILLS FOR COLLECTION

A. Cheques and Drafts		
	Bahraini Dinar and FC	
1	a) Drawn on other banks in Bahrain but received from NBAD Branches abroad	Nil
	b) Drawn on banks within Bahrain received from our Correspondents	0.125% (Min BHD 2/- & Max BHD 10/-) + Postage BHD 2/- by post or BHD 6/- if sent by Swift
	e) Cheques returned unpaid	Courier Charges to be recovered
	Clean Bills	
2	a) Drawn payable in Bahrain but received from NBAD Branches abroad	Nil
	b) Drawn payable within Bahrain received from our Correspondents	0.125% (Min BHD 5/- & Max BHD 20/-) + Postage BHD 2/- by post or BHD 6/- if sent by Swift
	c) Returned unpaid	USD 40 or equivalent
B. Documentary		
1	Collection Commission	0.125% (Min BHD 20/-) + Postage BHD 2/- if by post or BHD 6 if by Swift
2	Free of payment	0.125 (Min BHD 20/- Additional)
3	Presenting Bank Charges	At Actuals as claimed by presenting bank
4	Documents returned unpaid	0.25% (Min BHD 20/-)
5	Postage	BHD 3/- or Courier BHD 10/-
6	SWIFT Charges	BHD 6/- per message
7	Exchange Compensation (when bills paid in F/C)	0.2% (Min BHD 2/-)
8	Avalising Commission (Aval commitments may only be made with credit approval granted under discretionary power limits delegated for unsecured lending)	As per arrangement - (Minimum initial period 3 months)
	Shipping Guarantees:	
9	a) Commission on gross invoice value	
	- To be redeemed within one month	BHD 25/- Flat
	- If not redeemed within a month	0.125% per month (Min BHD 10/-)
	b) Postage	BHD 3/- by Post or BHD 10/- for Courier

BANK TARIFF - BAHRAIN BRANCH
5 OUTWARD BILLS FOR COLLECTION

A. Cheques/Drafts payable out-side Bahrain		
1	If paid into BHD account	0.0625% (Min BHD 2/- or Max BHD 25/-) + BHD 2 postage or BHD 10/- courier
2	If credited to customer's account maintained in same foreign currency.	0.0625% (Min BHD 2/- or Max BHD 25/-) + BHD 2 postage or BHD 10/- courier in equivalent FC
B. Clean Bills for Collection		
1	If paid into BHD account	0.0625% (Min BHD 2/-) + BHD 2/- postage or BHD 10 courier
2	If credited to customer's account maintained in same foreign currency.	0.0625% (Min BHD 2/-) + BHD 2/- postage or BHD 10 courier in equivalent FC
C. Documentary		
1	Commission	0.125% (Min BHD 20/-) flat
2	Postage	BHD 2/-
3	Courier	BHD 15/- (or at actual which ever is higher and applicable)
4	Amendment to Collection Bills	BHD 10/- per amendment
D. Bills returned Unpaid		
		As above plus collecting Bank Charges

BANK TARIFF - BAHRAIN BRANCH
6 LETTERS OF CREDIT - EXPORTS FROM BAHRAIN

A. Normal Commercial Cargoes		
1	Advising Commission	BHD 25/- flat
2	Amendment Commission	BHD 15/- flat
3	Confirmation Commission:	As per arrangement.
4	a) Examining Documents/Payment/Negotiation: BANKS - (US, West Europe, Czech Republic, South Africa, Australia, Canada, Japan & GCC countries) BANKS - (All other countries)	0.125% flat Min BHD 20/- 0.250% flat Min BHD 20/-
	b) Others - Amendment Commission [not related to a) & b) above] - Postage - Courier	BHD 20/- BHD 3/- BHD 15/-
5	Acceptance/Deferred Payment Commission (Applied only if L/C already confirmed by NBAD) BANKS - (US, West Europe, Czech Republic, South Africa, Australia, Canada, Japan & GCC countries) BANKS - (All other countries)	0.1% per month Minimum BHD 40/- 0.2% per month Minimum BHD 40/-
6	Handling of discrepant documents	Flat BHD 30/- (USD 100)
B. Bank to Bank Reimbursements		
1	a) SWIFT	BHD 5/- per message

BANK TARIFF - BAHRAIN BRANCH
7 LETTERS OF CREDIT - IMPORT

A. Standard		
1	Opening (Sight L/C)	0.125% per month min for 3months or part thereof BHD 50/-
2	Opening (Usance L/C)	0.125% per month min for 3months or part thereof BHD 50/-
3	Amendment Commission	
	a) Enhancements	
	a1) Sight L/C	0.125% per month min for 3 months BHD 25/-
	a2) Usance L/C	0.125% per month min for 3 months BHD 25/-
	b) Extensions	
	- Extension of credit within the period for which commission is already recovered	Flat fee of min BHD 10/-
	- Beyond such period (Sight L/C)	0.125% per month min for 3 months BHD 25/-
	- Beyond such period (Usance L/C)	0.125% per month min for 3 months BHD 25/-
	c) Others	Flat fee of min BHD 10/-
B. Revolving Letters of Credit		
1	Opening (Sight L/C)	0.125% per month min for 3 months BHD 50/-
2	Opening (Usance L/C)	0.125% per month min for 3 months BHD 50/-
3	Replenishment (Provided that each replenishment does not exceed the face value) If it exceeds the face value, then commission to be applied as per (i) and (ii) above	0.125% per month min for 3 months BHD 50/-
4	Amendment Commission	
	a) Enhancement	0.125% per month min for 3 months BHD 25/-
	b) Extension	0.125% per month min for 3 months BHD 25/-
	c) Others	Flat fee of min BHD 10/-
C. Acceptance		
1	Normal Commission on L/C plus Commission & Handling charges of each draft (Comm. payable from date of acceptance of draft until maturity of draft)	0.125% per month min BHD 30
2	Postage	Postage BHD 3/- or Swift BHD 5/-
D. Shipping Guarantee (relative to L/C's)		
1	Commission on invoice value less cash margin held	
	a) if redeemed within one month	Flat BHD 25/-
	b) If not redeemed within one month	0.125% per month Min BHD 10/-
E. Insurance Charges		
1	Insurance charges on goods in Customs	BHD 20/- handling Charges plus the actual Insurance Costs
	Note: Insurance charges on the invoice value plus 10% from the date of arrival of goods or end of liability of the Insurance Company, whichever is earlier, until the release of goods, if it is covered by the Bank's Comprehensive Insurance Policy	

BANK TARIFF - BAHRAIN BRANCH
7 LETTERS OF CREDIT - IMPORT

F. Others (General)		
1	Settlement commission on each drawing	0.125% flat if received on collection basis
2	Interest on drawings	Interest rate as agreed
3	Handling charges for Discrepant Document	USD 100/- or equivalent
4	Postage	BHD 3/-
5	Courier	BHD 15/-
6	Swift Charges:	
	- L/C by Full Swift	BHD 30/-
	- L/C by Brief Swift	BHD 10/-
	- Amendment (short)	BHD 20/-
	- Amendment (detailed)	BHD 20/-
7	Facsimile Services	
	- For Local faxes (within the UAE made at customer's request)	BHD 2/-
	- For overseas faxes made at the customer's request	BHD 6/- per page
8	Cancellation of L/C	BHD20/-
G. Local/Clean LC * (Against Truck Way Bills-where control over goods are not assured)		
1	Local/ Clean LC	0.25% per month min 3 months (Min BHD 40/-)
I. Transferable LC		
1	Transfer of LCs	0.25% flat per transaction (transfer) Min. BHD15/-
	Partial transfer	BHD 20 min
	* Will also include:	
	- Airway bills Directly consigned to the Applicant	
	- Documents in the name of Customer or 3rd Party	
	- Delivery of Good outside Bahrain	
	- Stand-by Letter of Credits	
	- Insurance Clause Not stipulated	
	- Inspection Clause not specified (these exceptions will be with specific approvals however the higher rate of commission will be applicable as listed)	

BANK TARIFF - BAHRAIN BRANCH
8 LETTERS OF GUARANTEE

A. (Inward) [Guarantees issued against Counter Guarantees/Standbys of Banks]		
1	Issuance Commission: BANKS - (US, West Europe, Czech Republic, South Africa, Australia, Canada, Japan & GCC) BANKS - (All other countries)	1/12% per month min for 3 months Min BHD 30/- 1/12% per month min for 3 months Min BHD 30/-
2	Amendments a) Enhancements b) Extensions c) Others - Quarterly renewal commission on open-ended/auto renewable Guarantees - Amendments not related to (a) & (b) above	1/12% per month min for 3 months Min BHD 30/- 1/12% per month min for 3 months Min BHD 30/- 1/12% per month min for 3 months Min BHD 30/- Flat BHD 5/-
3	Advising - Without responsibility	Flat BHD 20/-
4	Other Charges Swift Postage Courier	BHD 30/- (For Text LGs) BHD3/- BHD 15/-
5	Claim Processing Charge	BHD 15/-
B. (Outward) [Guarantees issued against customer request/indemnity]		
1	a) Tender Guarantee b) Performance Guarantee c) Labour and other limited purpose guarantees d) Other Guarantees e) Purchase Guarantee f) Open ended LG g) Advance Payment LG	2 % PER ANNUM MINIMUM BHD:75/-
2	Amendments a) Enhancements a1) Tender Guarantee a2) Performance Guarantee a3) Labour and other limited purpose guarantees a4) Other Guarantees a5) Purchase Guarantee a6) Open ended LG a7) Advance Payment LG b) Others not covered in a) & b) above	0.10% monthly min 3 months Min BHD 20/- 0.125% monthly min 3 months Min BHD 30/- BHD 30/- flat 0.125% monthly min 3 months Min BHD20/- 0.25% per month min 3months min BHD 20/- 0.25% per month min 3months min BHD 20/- 0.25% per month min 3months min BHD 20/- Flat BHD 5/-
3	Other charges - Postage - Swift Regular - Swift Counter Guarantee - Courier	BHD 3/- BHD 30 for Full Text L/G and BHD 6/- if short Text BHD 30/- BHD 15/-
4	Claim Processing Fee	BHD 15/-

BANK TARIFF - BAHRAIN BRANCH
9 OTHER MISCELLENEOUS ITEMS
A. OTHERS

1	Copies of old records retrieved:		
	a) For records less than 6 months old		BHD 0.500 files per copy
	b) For records over 6 months old	Per Request	BHD 1/- per copy
2	Issuance of Bank Certificates/Letters in relation to Customer's deposit/Facility Accounts:		
	a) Any Certificate/Letter issued by the Bank against Customer's written request	Per Certificate/Letter	BHD 5 per certificate
	b) Certificates/Letters issued to Employers/other Banks for the purpose of transferring Customer's salary to NBAD	Per Certificate/Letter	BHD 2/- if on line for Ministry (CSC)
3	Service charges to be collected from other Banks on reciprocal basis when Credit Information/Status Report on our customers are furnished at their request. (i.e. to claim such charges only from those Banks that claim from us).	Per Report	BHD 5/- or USD 20/- per report
4	Attestation of Customer Signature against Bank records	Per request	BHD 5/- per attestation
5	Other batch/single manual entry processing in respect of Salary/Internal transfer etc		BHD 1/- per item / transaction

NOTE: The Bank reserves the right to alter this Scale of Charges without prior intimation. These charges are applicable to normal banking transactions only. Special services and transaction not included in this tariff, which will be charged at a mutually agreed rate. Additional expenses not included in this tariff and will be charges seperately. Country CEO - Bahrain has the discretion to waive / reduce any of the charges depending upon the relationship with the customer.