




Banking Fees & Service Charges

No.	Account Type	Charges
1	Electronic Account Minimum balance to open the account BD 10	
	Profit/Losses - Doesn't pay profit or withstand any losses - Fund from customer to KFH-Bahrain, payable on demand.	
2	Current Account Minimum balance to open the account - Bahraini Dinars BD 100 - US Dollars, Sterling Pounds, Euro or equivalent to \$1000	
	Profit/Losses - Does not pay profit or withstand any losses - Fund from customer to KFH-Bahrain, payable on demand.	
	Cheque Book Issuance - 50 leaves	BD 3
	- 25 leaves	BD 2
	Stop Payment of Cheques As stipulated by Bahrain commercial law	BD 10 per cheque
3	Investment Saving Accounts Minimum balance to open the account - Bahraini Dinars BD 20 - US Dollars \$1000 - Sterling Pounds £500 - Shabab Al-Deera account BD 10 - Al-Baraem account BD 10	
	Profit/Losses - Money will be invested according to "Mudharbah" based on the minimum balance per month - Profit is distributed according to a predetermined percentage share, while losses (if any) are incurred by the investor (client).	
<p>مركز من قبل مصرف البحرين المركزي كمصرف قطاع تجزئة إسلامي Licensed as an Islamic Retail Bank by the Central Bank of Bahrain</p>		

No.	Description	Charges
4	ATM Cards First Issue of ATM Card & PIN - Electronic a/c	Free
	- Current a/c	Free
	- Investment Saving a/c	Free
	Replacement of ATM Card due to - Lost/damaged card	BD 5
	- Lost PIN	BD 3
	- Amendments	BD 5
	Cost of using ATM Card - Benefit network	200 fils per transaction
- KFH Bahrain ATMs	Free	
- GCC NET	BD 1 per transaction	
- ATM outside GCC countries	BD 2 per transaction	
5	Deposit of Demand Drafts - In the same currency of the account	BD 5 for collection
	- In a currency other than that of the account	Apply the respective currency exchange rate + BD 5 for collection
6	Withdrawals / Deposits - Withdrawals in BD from a foreign currency account	Apply the respective currency buying rate
	- Cash withdrawal over the counter less than BD 500 (excluding current accounts)	BD 1
	- Withdrawals in the currency of the account	Apply the respective currency buying rate to convert to BD and apply the selling rate to convert to foreign currency
- Withdrawals from the account to effect remittances through Pay Orders / Drafts / Telex Transfers	Remittance charges shall apply	

No.	Description	Charges
7	Cash Deposits - Deposit of BD in a foreign currency account	Remittance charges shall apply
	- In the same currency other than that of the account except for BD	Apply the buying and selling rates convert to and from BD
8	Dishonored Cheque - Refer to drawer - Not arranged for - Re-presenting the cheque	BD 10 or its equivalent of the currency of the account per cheque
	Special clearing upon customers' request	BD 3
9	Outward Remittances - Demand drafts	BD 2
	- Cancellation and re-issue	BD 3
	- Cancellation and refund	BD 3 + buying rate
	- Modifications of outward remittances instructions by Telex or Swift	BD 5
	- Stop payment/modification of drafts by Telex or Swift	BD 5
10	Telegraphic Transfer / Swift - Within Bahrain	BD 3
	- Within GCC	BD 5
	- Others	BD 7
	- Telex Transfer Inquiry	BD 2

No.	Description	Charges
11	Miscellaneous Standing Order Instructions: - Internal Account	BD 1
	- Charity Funds Accounts	Free
	- Within Bahrain	BD 2 + Remittance charges
	- GCC countries	BD 2 + Remittance charges
	- Other countries	BD 2+ Remittance charges
	- Postpone S/O	BD 2
	- Fees for insufficient funds	BD 3
	Release Letter	BD 5
	Certificate of Balance	BD 5
	Issue of Pay Order	BD 2
	Replacement / stop of Pay Order	BD 2
Cancellation of Mudaraba A/c before maturity	BD 10	
Mailing cheque book	BD 2	
Audit confirmation letter	BD 15	
Copies of Bank statement:		
	Personal 0.500 Per Page (max BD 10) Coporate / Business 0.500 Per Page (max BD 15)	
Copy of Cheques / Invoices (1-3 years)	BD 1	
Copy of Cheques / Invoices (More than 3 years)	BD 2	
<p>The mentioned service charges are subject to the policy of KFH-Bahrain and may change at the discretion of the Bank.</p>		
	 Call Centre: 77000700	
	 Website: www.kfh.bh	
	 Online Banking: www.kfbonline.com	

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