

Standard Fees and Charges for Services Provided to Retail Customers
Applicable to Retail Banks and Financing Companies From xx/xx/2017

Credit Facilities			
Item	Service Provided	Maximum Permissible Fee	
Mortgage Credit Facilities- Aggregate processing fees	Initial Credit Facility	Facilities up to the value of BD40k, fees of 1% of the facility amount (Principal amount granted) capped at BD250.	For facilities (on principal amount) >BD250k, fees subject to a cap of BD1,500
		Facilities between BD40k and BD250k, fees of 1% of the facility amount (Principal amount granted), capped at BD500.	
Consumer Credit Facilities- Aggregate initial processing fees	Initial Credit Facility	Facilities up to the value of BD40k, fees of 1% of the facility amount (Principal amount granted) capped at BD150	For facilities (on principal amount) >BD40k, a cap of BD250
Auto Credit Facilities- Aggregate initial processing fees	Credit Facility for new or used car	Credit Facilities up to the value of BD20k, fees of 1% of the facility amount (Principal amount granted), capped at BD100	For facilities (on principal amount) >BD20k, a cap of BD200
General Fees	Liability/release letter, and balance certificates, etc.	No fee permitted	
	Valuations, insurance costs, and government fees, including registration, notarization, release of title deed, etc.	As billed by the relevant third party	
	Early settlement fees and/or partial settlement of a credit facility	As per the CBB's early settlement rules Refer to CM-8.6.2 (Volume 1), CM-7.6.2 (Volume 2).	
	Reschedule of credit facility	As per the CBB's early settlement rules Refer to CM-8.6.2 (Volume 1), CM-7.6.2 (Volume 2).	
	Top-up credit facilities	Fees calculated similar to an initial facility, and calculated on the value of the top-up amount only	
	Postponement of Installment	If offered by the licensee – No fee permitted If requested by the customer, BD10 per postponement	

**Standard Service Fees and Charges for Services Provided to Retail Customers
Applicable to Banks and Financing Companies from 1st April 2017**

Debit/Credit Cards		
Item	Service Provided	Maximum Permissible Fee
Debit and Credit Cards	Insurance charges	The equivalent of the amount charged to the licensee by the insurance provider.
	Card replacement in case of loss-based on customer request	BD5
	PIN replacement in case forgotten-based on customer request	BD2
	Card and/or PIN replacement decided by the licensee (i.e. to enhance security measures)	No fee permitted
	International usage charges	No fee permitted, licensees must apply the foreign exchange rate on the prevailing date of concluding the transaction.

Bank Account and Related Fees		
Item	Service Provided	Maximum Permissible Fee
Current Accounts	Account balance below stipulated minimum	BD3 per month. If a fee is levied, the balance must be calculated based on the weighted average of the funds held in a given accounting period compared to the minimum balance requirement.
	Account held in foreign currency	No fee permitted if deposit or withdrawal is in the currency of the account, otherwise the bank's exchange rate will apply without any additional fees.
	Account closure	No fee permitted
Saving Accounts	Account balance below stipulated minimum	As per the CBB's rules on Minimum Balance and Charges on Savings Accounts, Refer to BC-4.1 (Volumes 1 & 2)
Account Statement	Printing of Account Statement	200 Fils per page, subject to a cap of BD 3.
Cheques	Manager Cheque	Issuance of cheque BD3 per cheque No fee permitted for the cancellation of a manager cheque.
	Certified cheque issuance	BD5
	Cheque book issuance	BD5 for 50 leaf cheque book (Proportionate to this amount for different number of leaf per cheque book)
	Stop payment on a cheque	BD5
Telegraphic funds transfer	Outside Bahrain	BD5