

Schedule of Charges Effective 1st January 2025

TERM DEPOSITS

Minimum deposit amount for fixed deposit BHD 2000
Upon premature breaking of term deposit no interest will be paid for the remaining period and for the matured period interest will be paid at prevailing rate. In case term deposit is withdrawn within 15 days of its creation no interest will be paid at all.
Minimum Deposit amount for fixed deposit USD 10,000 Note: For resident (Bahraini) customers, CBB's requirements should be applicable.

	Comission /Charges	10% VAT	Total Charges
ATM/DEBIT CARDS			
PIN replacement in case forgotten-based on customer request	BHD 2.000	BHD 0.200	BHD 2.200
ATM/ Debit card replacement in case of loss based on customer request	BHD 5.000	BHD 0.500	BHD 5.500
Card and/ PIN replacement decided by Licensee			No Fee
ATM Usage Fees			
International usage charges	3%, all inclusive	NA	3%, all inclusive
ATM Withdrawals			
GCC Network	Not Exceeding BHD 1.000 Per Transaction	BHD 0.100	Not Exceeding BHD 1.100 Per Transaction
Local Network	No Fee	NA	No Fee

GENERAL INFORMATION

1. This schedule of charges supersedes all previous schedules and is effective from 1st January 2025.
2. This schedule is applicable only to transactions with the bank's branches in Bahrain.
3. The charges in this schedule are applicable to normal transactions only. special services and transaction not included in this schedule will be charged at a mutually agreed rate.
4. Any additional foreign bank charges will be charged as appropriate.
5. Additional expenses not included in this schedule will be charged separately.
6. HBL Bahrain Country Manager has the discretion to waive/reduce any of the charges depending upon the relationship.
7. Account will become inactive if no debit transaction done by customer in past 12 months for Current accounts and 24 months for Saving accounts.
8. All administrative fees when transferring donated funds from the donar accounts to the account of NGO's registered with the ministry of Social Development (MOSD) must be waived, provided that a valid funds collection license is presented to the Bank by the concerned NGO.
9. These are HBL's charges. Other beneficiary banks (i.e. Third-party banks or other HBL branches & offices) charges may also apply and may be deducted from the remitted amount.
10. The beneficiary of a remittance may be required to pay additional charges depending on the conditions set by the remitter, the remitting bank or the beneficiary bank.
11. The prevailing exchange rate will apply to all cross-currency transactions.
Whilst HBL does not charge for Inward payments received into customer accounts, the amount credited may be less than what was originally remitted due to deduction of correspondent bank fees which are outside of our control. In the case of bulk payments (where a payment file has several payment instructions) each payment will be charged separately.

* Effective from 1st January 2019, Our fees are subject to VAT as per VAT regulations.

For further information
please contact the nearest HBL branch
or call HBL Phone Banking + 973 17202425

"Licensed as a conventional retail & wholesale bank by the CBB"

HABIB BANK LIMITED - BAHRAIN
SCHEDULE OF CHARGES (EFFECTIVE 1st January 2025)

CHEQUE BOOKS

	Comission /Charges	10% VAT	Total Charges
100 leaves	BHD 10.000	BHD 1.000	BHD 11.000
50 leave	BHD 5.000	BHD 0.500	BHD 5.500
25 leaves	BHD 2.500	BHD 0.250	BHD 2.750

BASIC ACCOUNT SERVICES

Balance certificate/confirmation	BHD 5.000	BHD 0.500	BHD 5.500
Cheques returned unpaid (inclusive of CBB Charges)	BHD 10.000 (Technical Issue) BHD 14.000 (Financial Issue)	BHD 1.000 (Technical Issue) BHD 1.400 (Financial Issue)	BHD 11.000 (Technical Issue) BHD 15.400 (Financial Issue)
Setting up of new standing order instruction	BHD 5.000	BHD 0.500	BHD 5.500
Processing per standing order instruction	BHD 2.000	BHD 0.200	BHD 2.200
Amendment in standing order instruction	BHD 2.000	BHD 0.200	BHD 2.200
Standing order not affected due to lack of funds.	BHD 5.000	BHD 0.500	BHD 5.500
Stop payment - Lost or stolen cheques (per Cheque)	BHD 5.000	BHD 0.500	BHD 5.500
Counter cheques / withdrawal slip for cash withdrawal less than BHD 1000	BHD 1.000 per leaf	BHD 0.100 per leaf	BHD 1.100 per leaf

Exception : Where charge will not be Applicable

1. Current Accounts on which Cheque book has not been issued
2. Saving Accounts in which ATM card have been applied but not yet issued/delivered to customers.

Consumer loan record credit report to other banks	BHD 10.000 per report	BHD 1.000 per report	BHD 11.000 per report
Capital deposit certificate fee for under formation company	BHD 10.000	BHD 1.000	BHD 11.000
Liability, credit facility outstanding balance/balance certificate			
Once a year	Free	NA	Free
• More than once a year	BHD 10.000	BHD 1.000	BHD 11.000
• Liability letter addressed to supreme council for women or ministries or for social housing purpose	Free	NA	Free
Inactive account (one time fee)	BHD 5.000	BHD 0.500	BHD 5.500
Duplicate copy of any document from banks's record if requested by customer	BHD 5.000	BHD 0.500	BHD 5.500 per request
Audit confirmation reports	BHD 10.000	BHD 1.000	BHD 11.000
Monthly account service charges(saving A/c) If weighted average monthly balance drops below BHD 20/- during a month Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of labour and social affairs, students, Bahraini and non Bahraini customers with a monthly salary below BD250 are exempted from such fee. These charges are not applicable on FC and Inactive accounts	BHD 1.000	BHD 0.100	BHD 1.100 per month
Monthly account service charges(current A/c) If weighted average monthly balance drops below BHD 250/- during a month Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of labour and social affairs, students, Bahraini and non Bahraini customers with a monthly salary below BD250 are exempted from such fee. Monthly account services charges are not applicable on Foreign currency saving and current accounts These charges are not applicable on FC and Inactive accounts	BHD 5.000	BHD 0.500	BHD 5.500

* Charges are VAT inclusive where applicable

	Comission /Charges	10% VAT	Total Charges
Pricing of account statements Up to 2 times per year	Free	NA	Free
More than 2 times per year	BHD 0.300 per page subject to a cap of BHD. 5.000	BHD 0.030	BHD 0.330 per page subject to a cap of BHD. 5.500
Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of labour and social affairs, students, Bahraini and non Bahraini customers with a monthly salary below BD250 are exempted from such fee.			

REMITTANCE - SWIFT TRANSFER & EFTS

Certified cheque Issuance	BHD 3.000	BHD 0.300	BHD 3.300
Issuance of Bankers Cheque	BHD 3.000	BHD 0.300	BHD 3.300
Cancellation of Bankers Cheque	No Fee	NA	No Fee
Foreign currency remittances Plus Correspondent Bank charges in actual	BHD 5.000 (Equivalent in other currency)	BHD 0.500	BHD 5.500 (Equivalent in other currency)
PKR home remittance / FAST Transfer - Applicable on Remittances below BHD 38.000 Remittances above BHD 38.000 10% VAT will be charged	BHD 1.000	BHD 0.100	BHD 1.100
Fast transfer amendment and cancellation charges	BHD 5.000	BHD 0.500	BHD 5.500
Local Fund Transfer - Inside Bahrain (Through RTGS)	BHD 0.400	BHD 0.040	440 fils Per Transaction
Fawri+	Free of Charge	NA	Free of Charge
Fawri Fund transfer	Maximum amount of BHD 0.100	BHD 0.010	Maximum amount of BHD 0.110
Fawateer	Free of Charge	NA	Free of Charge
Collection cheque Returned to other Bank	BHD 10.000	BHD 1.000	BHD 11.000

SAFE DEPOSIT LOCKERS

Small	BHD 50.000 per annum	BHD 5.000	BHD 55.000 per annum
Medium	BHD 100.000 per annum	BHD 10.000	BHD 110.000 per annum
Large	BHD 150.000 per annum	BHD 15.000	BHD 165.000 per annum
Key deposit (refundable upon return of key to the bank)	BHD 300	NA	BHD 300
Break opening in case of loss of key/ forced break opening	BHD 250	BHD 25.000	BHD 275.000
Penalty on overdue rent (Per month)	10% on Outstanding Locker rent	10% of Amount	10% on Outstanding Locker rent + VAT

* Effective from 1st January 2019, Our fees are subject to VAT as per VAT regulations.