



# Bank Tariff Fees and Commissions List

### Current Product or Service:

1. Cards		Fees
1/1	Issuance/Renewal Visa Classic Card – Credit	KD 45
	Issuance/Renewal Visa Classic Card – Charge	KD 40
	Issuance/Renewal Visa Gold Card – Credit	KD 55
	Issuance/Renewal Visa Gold Card – Charge	KD 50
	Issue/ renew Visa Platinum Card – Credit	KD 100
	Issue/ renew Visa Platinum Card –Charge	KD 100
	Issue emergency replacement card for Visa Platinum Card (outside Kuwait)	KD 75
	Issue/ renew Visa Signature Card – Credit	KD 130
	Issue/ renew Visa Signature Card – Charge	KD 120
	Issue / renew MasterCard Titanium – Charge	KD 30
	Issue / renew MasterCard Titanium – Credit	KD 60
	Issue / renew MasterCard World – Charge	KD 125
	Issue / renew MasterCard World – Credit	KD 150
	Issue / renew VISA INFINITE – Credit	KD 250
	Issue / renew VISA INFINITE – Charge	KD 250
	Issue Visa Prepaid Card (Annual)	Prepaid Card KD10
	Renew prepaid reloadable visa card (two years)	Prepaid Gift Card KD 3
	Al Tojar Card fee (Annual)	KD 5
1/5	ATM Cash withdrawal fees and prepaid card fees (Locally – GCC Counties – Internationally)	ATM Cash withdrawal fees from other Banks 100 Fils ATM Cash withdrawal fees from outside Kuwait 1.250 KD against each transaction
	Balance inquiry/ Insufficient fund for cash withdrawal (Other Banks ATM) (Locally) – ATM cards	Balance Inquiry 50 Fils Insufficient fund 50 Fils
	Amend credit limit upon customer request: A- Temporal Credit limit. B- Permanent Credit limit (based on credit study)	KD8
	Report Lost/ stolen all types of Visa / MasterCard	KD5
	Send all types of Visa / MasterCard, abroad via Courier Charge and debit card ATM	KD10
	Send all types of Credit Cards locally via Courier Charge	KD5 (After First Delivery)
	Issue/Renew Visa Supplementary Classic – Charge	KD 30
	Issue/Renew Visa Supplementary Classic – Credit	KD 30
	Issue/Renew Visa Supplementary Gold – Charge	KD 40
	Issue/Renew Visa Supplementary Gold – Credit	KD 40
	Issue/Renew Visa Supplementary Platinum – Charge	KD 60
	Issue/Renew Visa Supplementary Platinum – Credit	KD 60
	Issue/Renew Visa Supplementary Signature – Charge	KD 80
	Issue/Renew Visa Supplementary Signature – Credit	KD 80
	Issue/Renew MasterCard Supplementary Titanium –Credit	50 KD
	Issue/Renew MasterCard Supplementary World–Credit	70 KD
	Issue/Renew MasterCard Supplementary World–Charge	KD 70
	Issue/Renew Visa Supplementary INFINITE – Credit	200 KD
1/14	Issue/Renew Visa Supplementary INFINITE – Charge	200 KD
	Re-issuance/ replacement of not received/ lost/ stolen Visa / MasterCard	10 KD
	Re-issuance/ replacement ( Damaged Visa / MasterCard)	20 KD
	Issue copy / original document/ transaction documents/ E&T (Hotels/ Airlines …etc.) using (Visa/ MasterCard) All types of visa / MasterCard (ATM)	1 KD – 10 KD KD 1 commission for executing required transaction in Kuwait The fee will be different on the type outside Kuwait of transaction such as Hotel, Restaurant, Car Rental, Airlines, Jewelry up to a maximum of KD 10
	Sending doc copy (All Cards) via express mail	10 KD
	Re-issue ATM replacement debit card for lost/ damaged/ stolen/ not-received cards	KD 5
	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 5
	Reactivation of Blocked Visa / MasterCard	1 KD
	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	6 KD
	Withdrawal/Purchase abroad in foreign currency (Debit and Credit Visa and MasterCard)	2.5% of the total withdrawn amount
	Issue replacement for lost/stolen prepaid card (reloadable Prepaid card) ( prepaid gift card)	Reloadable prepaid card KD 5 Prepaid gift card KD 2
	Issue replacement for damaged prepaid card (reloadable Prepaid card) (prepaid gift card)	5 KD
	Reloadable Prepaid Card Recharge Fee Via Branches or IVR	1 KD
	Pay card or Prepaid Card Balance Transfer to Customer Account Via All Channels	1 KD
	Re-issuance of account statement all types of Visa and MasterCard (term) (Cost per page)	1 KD
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	1 KD
2/5	Payment of custom duties for Non-KIB customers	2 KD
3. Bank Drafts		Fees
3/1	Issue/ amend demand draft	2 KD
3/2	Stop Payment of demand draft or swift transfer.	10 KD
3/3	Cancellation of on Call demand draft	8 KD
3/4	Cancellation/Stop of Swift transfer	10 KD
3/5	Issue Replacement Demand Draft / Lost	5 KD
3/6	Cancellation of stop demand draft or swift transfer	10 KD
3/7	Swift local transfer (Kuwaiti Dinar)	5 KD
3/8	Swift local transfer (foreign currency)	10 KD
3/9	Overseas SWIFT (foreign currency)	KD 10 + KD 5 Coverage Expenses
3/12	Receiving transfers from external banks for NON-KIB customers in KD and transferred to other local bank	10 KD
3/15	PUR or OBC Cheques collection charges from local or external banks (Cheques drawn on other banks and sent for collection)	KD 5 + KD 10 Courier Charge
3/16	Inquiries about incoming transfers from correspond Banks	8 KD
3/17	Inquiries about outgoing transfers from correspond Banks	8 KD
3/18	Confirmation of Issued Bank Demand Draft (On Call)	8 KD
3/19	Issue/Amend/Stop Certified Cheque/Pay order	5 KD
3/20	Amending local SWIFT	KD 3
3/21	Amending International SWIFT	KD 8
3/28	Online demand draft (On Call)	1 KD
3/29	Western Union transfer transaction fees	From 1 KD to 8 KD according to service provider commission

4. Standing Orders		Fees
4/1	Issuance of standing order – Internal	5 KD
4/2	Issuance of standing order for Local /Foreign Banks	11 KD
4/3	Financial transfer to local banks – standing order	3 KD
4/4	Financial transfer to overseas banks – standing order	10 KD
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 + Fils 500
4/8	Standing order to financing companies and institutions – in addition to the applicable fees for each deduction	KD 10 + KD 2
4/9	Amend/stop/cancel standing order- Locally	10 KD
4/10	Amend/stop/cancel standing order- Abroad	10 KD
4/11	Amend/stop/cancel standing order- Internal	10 KD
4/12	Standing orders for NGOs and charity associations local transfer	10 KD
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)	5 KD
5. Cheques		Fees
5/1	Issue Cheque book normally or online (number of leaves)	(10 Leaves) KD 2 (25 Leaves) KD 5 (50 Leaves) KD 7
5/2	Express issuance of Cheque book + normal fees	KD 2
5/3	Issue pay order Cheque upon customer's request	5 KD
5/5	Issue (guaranteed) certified Cheque normally or online	Issued Normally 7 KD Issued online3 KD
5/6	Returned Cheque for balance insufficiency	20 KD
5/7	Returned Cheque for any other reason	20 KD
5/8	Stop Cheque payment	10 KD
5/9	Cancel issued Cheque book not received by the customer during the specified period or for any other reason	2 KD
5/10	Stop lost/stolen Cheque book	10 KD
6. Safe Custody Boxes		Fees
6/1	Safe Custody Boxes' Lockers Insurance	KD 50
6/3	Rental of Safe custody box (duration) (size) (Measurements)	Annual rental for small box (60*30*20) KD 45 Annual rental for medium size box (60*30*30) KD 55 Annual rental for large size (60*30*50) KD 150
6/4	Replacement of damaged lock for a safe custody box	KD50
7. Other Fees & Commissions		Fees
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)	2 KD
7/2	Name change of customer as per court/official order	5 KD
7/3	Amendment / add / remove of customer signature	5 KD
7/4	Issuance of internal power of attorney upon customer request	5 KD
7/5	Cancellation of internal power of attorney upon customer request	4 KD
7/6	Customer signature verification upon request to be used abroad	5 KD
7/8	Issuance of copy of previous bank notices issued upon customer request and sending the same abroad	2 KD
7/13	Transfer from one account to another account within the bank	500 Fils
7/14	Activation of dormant account	5 KD
7/15	Close of account within 3 months from its opening	5 KD
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	5 KD
7/19	Detailed statement of account for the loans extended to Family Support Fund's customers	5 KD
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)	1 KD
7/22	Statement of names and accounts of employees' salaries transferred for company	5 KD
7/23	Stamp of account statement received from companies to be presented to the Ministry of Social Affairs and Labor	5 KD
7/24	Commission for non-updating of the Civil ID	1 KD
9. Retail Online Banking		Fees
9/1	International transfers fees through digital channels	Correspondents banks fees/Coverage if any
11. Real Estate Financing Fees		Fees
11/1	Real Estate Mortgage	30 KD
11/2	Real Estate Write off Mortgage	50 KD
11/3	Vacant land appraisal fee (according to every bank's appraisal) where land area does not exceed 1000 M2. (in case land area exceeds 1000 M2, fees shall be determined after inspection and preliminary study).	100 KD
11/4	Residential properties appraisal fees, where land area does not exceed 1000 M2. in case land area exceeds 1000 M2, fees shall be determined after inspection and preliminary study).	200 KD
11/5	Apartment building appraisal fees, where land area does not exceed 1000 M2. in case land area exceeds 1000 M2, fees shall be determined after inspection and preliminary study).	300 KD
11/6	Commercial building appraisal fees, where land area does not exceed 1000 M2. in case land area exceeds 1000 M2, fees shall be determined after inspection and preliminary study).	600 KD
11/7	Beneficiary Rights (Usufruct) (existing building) Max. 1000 M2 in case land area exceeds 1000 M2, fees shall be determined after inspection and preliminary study).	350 KD
11/8	Apartment Complex appraisal, where land area does not exceed 4000 M2. in case land area exceeds 4000 M2, fees shall be determined after inspection and preliminary study).	800 KD

11/9	Commercial Complex appraisal, where land area does not exceed 2000 M2. in case land area exceeds 2000 M2, fees shall be determined after inspection and preliminary study).	1100 KD
11/10	Performance progress inspection appraisal, where land area does not exceed 1000 M2. in case land area exceeds 1000 M2, fees shall be determined after inspection and preliminary study).	100 KD
11/11	Hotels, hospitals, schools and manufactures...etc.	N.B The fees for appraisal of lands and real estates with special nature not classified under any of the above items, such as hotels, hospitals, schools, banks, industrial and agricultural plots, showrooms, shopping malls, beach chalets, economic feasibility studies, BOT projects and others, shall be agreed on according to the efforts exerted in appraising such properties fees are determined after inspection and preliminary study Fees shall be decided either on proportional or lumpsum basis according to the effort made in such appraisals.
11/14	Undertaking and Promise to Mortgage fees	50 KD
11/15	Real Estate Debt Transfer	KD 150/-
11/16	Postponement of instalments fees	KD 5/-
11/17	Restructure of real estate debt settlement	5 KD
11/18	To Whom It May Concern Certificate	5 KD
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	2 KD
11/21	Copy of rental receipt	2 KD
11/22	Shares Legal Mortgage Contracts in Companies Registry	According to the actual cost of the Kuwait Clearing Company
11/23	Mortgaged Investment Portfolio or Investment Funds	KD 300
11/24	Others Mortgages (e.g. store mortgage), etc.	KD 250
11/25	Fixed Deposits Mortgage	KD 25
11/26	Ijara Contracts Preparation	KD 150 (Maximum for New Contracts)
11/27	Commercial Financing Mega Fees	As per the arrangement with the client
11/28	Replacement, Change and release of Collateral during the validity of the financing	%0.125 of the value of the replaced collateral at a minimum of KD 100
11/29	Advisory/Structuring Fee	As per the arrangement with the client
12. Financing Services		Fees
12/1	Change of settlement method/ standing order/ change of account No. (in the bank/ account with another bank)	5 KD
12/2	Vehicle ownership transfer fee	10 KD
12/5	Debt transfer service fee	20 KD
12/6	Rented car travelling abroad (one trip)	10 KD
12/10	Takful 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	5 KD
12/13	Cancellation of sale transaction following issuing purchase order/signing the contract	10 KD
12/14	cancellation of vehicle stamp during instalments	10 KD
12/15	Cancel/Change Guarantor	10 KD
13. Copy of documents, certificates or similar items		Fees
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, KD5 per page For more than five years, KD 10 per page.
14. following up on past due retail customers		Fees
14/1	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
15. Point of Sale Commissions:		Fees
15/1	Regular POS machine leasing fees	According to the currently applicable arrangements with merchants.
15/2	Daily transaction charges – ATM card	According to the currently applicable arrangements with merchants.
15/3	GSM POS terminal lease fees - without SIM card	According to the currently applicable arrangements with merchants.
15/4	SIM CARD fees	According to the currently applicable arrangements with merchants.
15/5	Advice Request inside Kuwait	According to the currently applicable arrangements with merchants.
15/6	Advice Request outside Kuwait	According to the currently applicable arrangements with merchants.
15/7	Daily transaction charges – credit cards	According to the currently applicable arrangements with merchants.
15/8	Terminal Removal or Replacement or Relocation Charges Thru K-Net	According to the currently applicable arrangements with merchants.
15/9	Failed Installation or Revisit or cancellation of nomination	According to the currently applicable arrangements with merchants.
15/10	Penalty for Canceling POS Agreement before 3 years	According to the currently applicable arrangements with merchants.
15/11	Charge for damaged/lost Desktop or GPS or GSM terminal	According to the currently applicable arrangements with merchants.
15/12	POS Terminal installation Fees	According to the currently applicable arrangements with merchants.
15/13	POS Terminal on Monthly Rent (without Merchant Services Commission)	According to the currently applicable arrangements with merchants.
15/14	POS Merchant Services Commission (without monthly rent)	According to the currently applicable arrangements with merchants.
15/15	Re-Training Merchant Staff	According to the currently applicable arrangements with merchants.
15/16	Fee to be charged if monthly sales total is less than pre agreed amount	According to the currently applicable arrangements with merchants.
15/17	Exhibition POS Terminal Rent - Land Line – Temporary	According to the currently applicable arrangements with merchants.
15/18	Exhibition POS Terminal Rent - GPRS - Temporary	According to the currently applicable arrangements with merchants.
15/19	Fees for rejected or wrong transactions	According to the currently applicable arrangements with merchants.
15/20	Fees for processing revision of sales commission based on sales volume	According to the currently applicable arrangements with merchants.
15/21	IPOS Integration Charges (one time/per site)	According to the currently applicable arrangements with merchants.
16. Payment Gateway Fees		Fees
16/1	Setup Fee (First Time)	According to the currently applicable arrangements with merchants.
16/2	Service Renewal Annual Fee	According to the currently applicable arrangements with merchants.
16/3	Service Fee per Transaction.	According to the currently applicable arrangements with merchants.
KIB Pay Fees for Companies:		
16/4	Service activation Fee	KD 25
16/5	Fee for sending an electronic link to the company's client	Fils 250

17. Travelers Checks			Fees
17/1	Selling less than KD 10,000		0.50%
17/2	Selling from KD 10,000 and above		0.25%
17/3	Buying		KD 2
18. Letters of Guarantees (LGs)			Fees
Issue of LGs:			
18/1	L/G's issued on behalf of correspondent overseas banks		According to the currently applicable arrangements with the overseas banks
18/2	Tender Guarantees		1/8% per 3 months or KD30/- whichever is higher
18/3	1	Advance Payment	¼% on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	2	Performance	1.5% per annum, minimum 3 months or KD30 which is higher
	3	Retention (Maintenance)	¼% on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	4	LGs for other purposes	¼% on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
Amend L/G's issued (increase vale/renew):-			
18/4	L/G's issued on behalf of correspondent overseas banks		According to the currently applicable arrangements with the overseas banks
18/5	Tender Guarantees		1/16 % per 3 months or KD30/- whichever is higher
18/6	1	Performance	1/8 % on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	2	Advance Payment	1/4 % on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	3	Retention (Maintenance)	1/4 % on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
	4	LGs for other purposes	1/4 % on monthly basis, minimum 3 months in advance Which shall not be less than KD 30.
18/7	Other amendments to the L/G's (other than the increase in value/renewal)		KD 15
18/8	Duplicate for Lost L/G		KD 5
18/9	LG Advising (foreign guarantees) - Advise commission		KD 25
18/10	LG Advising (foreign guarantees) – Amendment		KD 10
18/11	Claim Settlement fees		KD 25
18/12	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.			
19. Letters of Credit (LCs)			Fees
Foreign LCs:			
19/1	Opening Sight L/C- Increase		0.75% flat provided the fees shall not be less than KD 50
19/2	Opening acceptance L/C- Increase		1% flat provided the fee shall not be less than KD 50
19/3	Amendment of the validity of the L/C (Murabaha – Normal)		KD 20 lump sum
Local LCs:			
19/4	Opening Sight L/C- Increase		1% flat provided the fee shall not be less than KD 50
19/5	Opening acceptance L/C- Increase		1.25% flat provided the fee shall not be less than KD 50
19/6	Amendment of the validity of the L/C (Murabaha – Normal)		KD 20 lump sum
Local/Foreign LCs:			
19/7	Collection of LC Promissory Note on a deferred date		3/8%, lump sum of the promissory note, not be less than KD20
19/8	Contracts' Assignment Declaration		KD 30
19/9	Facilities Contracts Documentation Expenses		KD 100
19/10	LG Sending Expenses for Beneficiaries		KD 10
19/11	Cancellation of the ordinary L/C		KD 10
Settlement of LCs:			
19/12	Insurance for the normal and acceptance L/C		KD 1
19/13	Swift / telex / summary for the L/C (ordinary, acceptance and Murabaha)		KD 10
19/14	Complete swift for the L/C (ordinary and acceptance)		KD 35
19/15	Complete swift for the L/C (Murabaha)		KD 30
19/16	Post for the L/C (ordinary, acceptance and Murabaha)		KD 1
19/17	Shipping guarantee for the L/C (ordinary and acceptance)		KD 5
19/18	Discrepancies for the L/C (ordinary, acceptance and Murabaha)		KD 10
19/19	Murabaha		KD 100
Documents Received for Collection			
19/20	Sight		1/8%, provided the fee shall not be less than KD 15
19/21	Acceptance		1/8%, provided the fee shall not be less than KD 15
Export L/Cs			
19/22	Advising of the L/C		KD 20
19/23	Negotiation of the L/C		1/4 %, provided the fee shall not be less than KD 20
19/24	Amendment of the L/C		KD 10
19/25	Transfer of the L/C		1/4 % provided the fee shall not be less than KD 30
19/26	Local Swift		KD 5
19/27	Sending Expenses by DHL		KD 20
19/28	Certify the acceptance		KD 25 for each promissory note
19/29	LC Confirmation Charge		1/4 % provided the fee shall not be less than KD 25
20. Real Estate Department			Fees
Real Estate Appraisal Division			
20/1	Copy of each real estate appraisal report with the same date for another party after settling fees.		KD 50
20/2	Translation Fees		KD 50
20/3	Retype detailed appraisal from previous table with the same date		KD 50
20/4	Offer real estate appraisal training courses		As agreed with the requesting party
Real Estate Advisory Division			
20/5	(Advisory Services)		As agreed with the client.
20/6	(Liquidity Management Services)		As agreed with the client.
20/7	(Arrangement Fees)		As agreed with the client.
20/8	(Security Agent Fees)		As agreed with the financing party and can be collected from the second party on behalf of financing party.
21. RETAIL GUARANTEES WITH FULL CASH COVER			Fees
21/1	TENDER GUARANTEES LESS THAN KD 10,000/-		ISSUANCE KD 90 AMENDMENT KD 60
21/2	TENDER GUARANTEES ABOVE KD 10,000/-		ISSUANCE KD 130 AMENDMENT KD 90
21/3	OTHER GUARANTEES ABOVE KD 10,000/-		ISSUANCE KD 170 AMENDMENT KD 110
21/4	TENDER GUARANTEES ISSUED THROUGH CORRESPONDANT		ISSUANCE KD 260 AMENDMENT KD 160
21/5	OTHER GUARANTEES ISSUED THROUGH CORRESPONDANT		ISSUANCE KD 390 AMENDMENT KD 250
21/6	GUARANTEE LESS THAN KD 2000/- (IRRESPECTIVE OF TYPE)		ISSUANCE KD 40 AMENDMENT KD 40