

Schedule of Fees and Charges

Current Account	Fees and Charges In BHD
Minimum Balance (Bahraini Dinar Accounts)	BHD 200
Minimum Balance (Foreign Currency Accounts)	Equivalent of BHD 1,000
Charges on Minimum Weighted Average Monthly Balance (Active BHD Accounts)	BHD 3
Charges on Minimum Balance (Active FCY Accounts)	BHD 5*
Charges on Minimum Balance (Dormant BHD Accounts)	BHD 5
Charges on Minimum Balance (Dormant FCY Accounts)	BHD 5
Close Account	Free
Cheque Book-(25-Leaves)	BHD 2.5
Cheque Book-(50-Leaves)	BHD 5
Special Cheque Book	BHD 10 + actual printing cost
Counter Cheque	BHD 1
Stop Payment	BHD 5

Saving Investment Accounts	In BHD
Minimum Weighted Average Monthly Balance	BHD 20
Charges on Minimum Weighted Average Monthly Balance (Active saving Account)	Free
Dormant Account (if below the Minimum Balance) If an account becomes dormant and falls below the required Minimum Weighted Average Monthly Balance, It shall be treated as a Current Account and if shall cease to participate in the profit. The Terms and Conditions of Current Accounts will be applied	BHD 1*
Cash Withdrawal from Saving Investment Account over the Counter (BD500/- or below)	BHD 1*
Close Account	Free

Bank Share as Mudareb in special project Investments	% Bank Share of the Net Profit
USD 500,000/- To 999,999/-	15%
USD 1,000,000/- To 2,999,999/-	12%
USD 3,000,000/- To 4,999,999/-	10%
USD 5,000,000/- To 6,999,999/-	8%
USD 7,000,000/- To 9,999,999/-	6%
Over 10,000,000/-	5%

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alBarakat Investment Account	In BHD
Minimum Weighted Average Monthly Balance	BHD 20
Charges on Minimum Weighted Average Monthly Balance (Active saving Account)	Free
Dormant Account (if below the Minimum Balance) If an account becomes dormant and falls below the required Minimum Weighted Average Monthly Balance, It shall be treated as a Current Account and if shall cease to participate in the profit. The Terms and Conditions of Current Accounts will be applied	BHD 1*
Cash Withdrawal from Albarakat Account over the Counter	Free
Close Account	Free

Modaraba Investment Accounts	In BHD
Minimum Initial Deposit (Normal)	BHD 1,000
Minimum Initial Deposit (Special)	BHD 100,000
Early withdrawal before maturity Date	BHD 10
Profit Compensation in case of Early Withdrawal before Maturity Date	Profit amount payable to the investor shall be recalculated according to the actual rate for the period from the start date till the date of the withdrawal less 1%. The difference in profit amount will be deducted from the Investment amount

Stanging Order	Fees and Charges In BHD
New Standing Order	BHD 1 + Remittance Charge
Amendment to Standing Order	BHD 2
Internal Transfer	BHD 1
Not executed (Due to Insufficient Balance)	BHD 3
Transfer to Local Charity accounts within the Bank	Free

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Returned Cheques	In BHD
Returned Cheques (Due to Insufficient Balance)	BHD 14
Returned Cheques (Due to Technical Reason)	BHD 7

Remittances	In BHD
Issuance of New Draft / Manager Cheque	BHD 3
Cancellation or Encashment of Manager Cheque	Free
Stop Payment of Demand Drafts	BHD 7
Stop Payment of Manager Cheque	BHD 5
FAWRI +	Up to BHD 100 = Free Above BHD 100 up to BHD 1,000 = BHD 0.100 Fils
FAWRI	Above BHD 1,000 = BHD 0.100 Fils
SWIFT confirmation	BHD 1
GCC	BHD 5
Other Countries	BHD 5 + Correspondent bank changes, if any
Fawateer	Free

ATM	In BHD
First Issue	Free
Re-Issue ATM Card in case of loss-based on customer request	BHD 5
Re-Issue PIN in case of loss-based on customer request	BHD 2
B.E.N.F.I.T (Withdrawal and Balance Inquiry)	Free
G.C.C. (Withdrawal and Balance Inquiry)	BHD 1
International (Withdrawal and Balance Inquiry)	BHD 2
Point Of Sale (P.O.S.)	Free

Copy of Cheques-Voucher-Statements	In BHD
Copy of Statement within 1 year old (per Page)	Free twice a year, additional copies BHD 0.300 Fils with a cap of BHD 5*
Copy of Statement for more than 1 year old (per Page)	BHD 1
Copy of Cheque or Voucher within one year old	BHD 1
Copy of Cheque or Voucher for more than 1 year old	BHD 2

Schedule of Fees and Charges

Other Fees and Charges	In BHD
Balance Certificate	Free certificate once every year, any extra certificate request with additional fees of BHD 10
Outstanding Balance Certificate	Free certificate once every year, any extra certificate request with additional fees of BHD 10
Non Liability Certificate	Free certificate twice every year, any extra certificate request with additional fees of BHD 10
Release Letter	First copy free along with the facility settlement up to 6 months. Reissuance fees BHD 5
Paid in Capital Certificate (Account Under-Formation)	BHD 30
Audit Confirmation	BHD 30
Foreign Currency Cash Deposit & Withdrawal from same currency A/C	Free

Consumer Finance Facilities	In BHD
Finance Solvency Study Fee (for Salaried Individuals)	BHD 120
Finance Solvency Study Fee (for Self Employed)	0.5% or minimum BHD 300
Takaful Life Insurance	Actual Premium Amount of the Insurance Company
Late payment * (amount will be paid to charity accounts)	15% (on the Installment amount)
Postponement of an installment (if Requested by Customer)	BHD 10
Early Settlement Charges	BD 100 or 1% of outstanding principle whichever is lower

Mortgage Finance	In BHD
Financial Solvency Study (for Residential Purpose)	Finance Up to BHD 100,00 = Fee BHD 300 Finance Greater than BHD 100,000 = BHD 500
Financial Solvency Study (for Investment Purpose)	0.5% on the Financed Amount
Takaful Life Insurance	Actual Premium Amount of the Insurance Company
Postponement of an installment (if Requested by Customer)	BHD 10
Re-scheduling	BHD 50
Early Settlement Charges	BD 200 or 0.75% of outstanding principal whichever is lower.

Schedule of Fees and Charges

Collection Cheques	In BHD
Within Bahrain	BHD 5 (including Courier Fees)
Within GCC	BHD 8 (including Courier Fees)
Other Countries	BHD 15 (including Courier Fees)

Credit Card	In BHD
Cash Withdrawal advance Fees	3%
Late Payment Fee (This amount to be paid to charity after deducting the bank's cost excluding staff cost)	BHD 5
Card Replacement Fee	BHD 5
PIN reprint Fee	BHD 2
Temperary Limit Increase Fee	BHD 10
Transfer of credit Balance 1. Manager's cheque issued for credit balance (No account in Al-Baraka Bank.	BHD 3
Card Transaction foreign exchange mark-up	1.8% (max 3% - all inclusive)
FX-USD	2.2% (max 3% - all inclusive)
FX-Other Currencies	

Taqseet Card	In BHD
Late Payment Fee (This amount to be paid to charity after deducting the bank's cost excluding staff cost)	BHD 5

Guidelines and Regulations:

- Current Account - Account balance below stipulated minimum - BHD 5 per month
- Current Account - The balance must be calculated based on the weighted average in the specific month.
- Saving Accounts - A fee of BHD 1 per month, if weighted average of balance in the specific month falls below BHD 20 (or equivalent in other currencies)
- Monthly fees and charges on current and savings account, including minimum balance charges, will be waived for all disabled customers.
- Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labor and Social Affairs, students and Bahraini nationals with a monthly salary below BHD 250 are exempted from such fee.