

HABIB BANK LIMITED - BAHRAIN
SCHEDULE OF CHARGES (Effective 01 June 2016)

Cheque Books	
100 leaves	BHD 8
50 leave	BHD 5
25 leaves	BHD 3
Basic Account Services	
Balance certificate	BHD 5
Cheques returned unpaid (inclusive of CBB Charges)	BHD 10
Special clearing charges	BHD 5
Duplicate statement of account	BHD 3
Setting up of new standing order instruction	BHD 5
Processing per standing order instruction	BHD 2
Amendment in standing order instruction	BHD 2
Standing order not effected due to lack of funds.	BHD 5
Stop payment - Lost or stolen Cheques (per record)	BHD 5
Counter Cheques / Withdrawal Slip for cash withdrawal less than BHD 500	BHD 1 per leaf
Letter of balance confirmation for new CR	BHD 5
Audit/ Account Balance Confirmation Reports	BHD 7
Monthly Account Service Charges(Saving A/c) If Min. balance drops below BHD 20/- on any day during a month	BHD 1 (Monthly)
Monthly Account Service Charges(Current A/c) If Min. balance drops below BHD 250/- on any day during a month	BHD 3 (Monthly)
Foreign Currency ACCOUNTS	
Cheque drawn on banks in Bahrain or overseas (Average collection time 4-8 weeks)	0.15% of the amount of cheque subject to minimum equivalent BHD 5, maximum equivalent BHD 20 (Plus remittance/courier/swift charges where app.) Note: The payee Bank charges, if any, will be additional.
Cheque returned unpaid	BHD 10
Foreign Currency Cash withdrawal from A Foreign Currency A/c	1% of the amount or min BHD 3
Remittances	
Issuance charges for drafts	BHD 3
Issuance of pay orders	BHD 3
Foreign currency remittances out of FCY A/c	0.1% on remitted amount,
Accounts(Cross Currency)	Minimum BHD 5, Maximum BHD 15 (Equivalent in Other Currency)
Maintained in the same currency	0.1% on remitted amount, Minimum USD 10, Maximum USD 25
PKR home remittance/FAST Transfer	BHD 1 (On remittances below BHD 76)
Fast Transfer Amendment & Cancellation Charges	BHD 5
SWIFT Transfer	
International (In FCY)	BHD 5
Local (in BHD)	0.400 fils
Safe Deposit Lockers	
Small	BHD 50 per annum
Medium	BHD 100 per annum
Large	BHD 150 per annum

Key deposit (refundable upon return of key to the bank)	BHD 100
Break opening in case of loss of key/ forced break opening	BHD 250
Penalty on overdue rent (per month)	10% on outstanding locker rent
TERM DEPOSITS	BHD 2000
Minimum Deposit amount for Fixed Deposit	
Upon premature breaking of term deposit no interest will be paid for the remaining period and for the matured period interest will be paid 1% less than the current applied.	
Incase term deposit is withdrawn within 15 days of its creation; no interest will be paid at all.	

PERSONAL LOANS/SALARY TRANSFER LOANS	
Category	Interest Rate Calculated on Daily Product Basis
Bahraini Nationals	Maximum 9.50% per annum
Expat Loans within ESB	10.00 % per annum maximum for all loans falling within the stated ESB as per employers letter at the time of disbursement of loan.
Expat Loans above ESB (both MOI & BDF)	Maximum 13.00% per annum
Loans to Private Sector employee	Maximum 10.00% per annum

Top up charges	1% flat on top up amount up to- Max BHD 30
Documentation/Processing Fee	
Up to BHD 5,000	BHD 50
Loan amount 5,001 to 7,500	BHD 75
Loan amount 7,501 to 10,000	BHD 100
Early adjustment/repayment charges	1% of the outstanding loan amount or BD 100 which ever is lower
Insurance charges	BD 5.890 per/1000 per year
Deferral of installment	Only BHD 10 (No penal Interest)
Late installment fee	Only BHD 20 (No penal Interest)
Clearance certificate	BHD 2
Consumer Loan Record Credit Report to other Local Banks	BHD 5 per report

ATM/DEBIT CARDS

ATM/DEBIT Card Replacement	BHD 5
ATM/DEBIT PIN Replacement	BHD 5

ATM Usage Fees

Transaction	GCC	International
Withdrawal	BD 1	BD 2
Balance Enquiry	BD 1	BD 1
Insufficient Funds	BD 1	—

** transactions on HBL ATM's using HBL card are free of charge.*

ELECTRONIC FUNDS TRANSFER SYSTEM (EFTS)

Fawri+

Transfer up to BD 100

Free

More than BD 100*

BD 0.100 (Max)

*Maximum Limit of BHD 1,000/= per Account per day.

FAWRI

Salaries Transfer

BD 0.005 (Max. Paid by Employer)

Fund Transfer(Other than Salaries)

BD 0.100 (Max)

Fawateer

Free of charge to the customers

General Information

- I. This Scale of charges supersedes all previous schedules and is effective from April 01, 2016.
- II. This scale is applicable only to transactions with the Bank's branches in Bahrain.
- III. The charges in this scale are applicable to normal transactions only. Special services and transaction not included in this scale will be charged at a mutually agreed rate.
- IV. Any additional foreign bank charges will be charged as appropriate.
- V. Additional expenses not included in this scale will be charged separately.
- VI. HBL Management has the discretion to waive/reduce any of the charges depending upon the relationship with the customer.