

Schedule of Fees and Charges

Current Account	Fees and Charges In BHD
Minimum Balance (Bahraini Dinar Accounts)	BHD 200 [3]
Minimum Balance (Foreign Currency Accounts)	Equivalent of BHD 1,000 [3]
Charges on Minimum Weighted Average Monthly Balance (Active BHD Accounts)	BHD 5
Charges on Minimum Balance (Active FCY Accounts)	BHD 5 [1]
Charges on Minimum Balance (Dormant BHD Accounts)	Free
Charges on Minimum Balance (Dormant FCY Accounts)	Free
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)	BHD 1 [2]
Charges on Minimum Balance (Dormant Accounts)	Free
Cash Withdrawal from Saving Investment Account over the Counter (BD500/- or below)	BHD 1 [2]
Close Account	Free

Bank Share as Mudareb in special project Investments	% Bank Share of the Net Profit [4]
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%

alBarakat Investment Account	In BHD
Minimum Weighted Average Monthly Balance	BHD 20
Charges on Minimum Weighted Average Monthly Balance (Active Account)	Free
Cash Withdrawal from AlBarakat Account over the Counter	Free
Close Account	Free

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Modaraba Investment Accounts	In BHD
Minimum Initial Deposit (Normal)	BHD 1,000 [3]
Minimum Initial Deposit (Special)	BHD 100,000 [3]
Early withdrawal before maturity Date	BHD 10
Profit Compensation in case of Early Withdrawal before Maturity Date	Profit amount payable to the investor will be the actual rate for the period from the start date until the date of the withdrawal less 1%. In case of difference it will be deducted from the Investment amount [3]

Standing Order	Fees and Charges In BHD
New Standing Order to an account within the Bank	Free
New Standing order to other banks	BHD 2+ remittance Charges
Amendment to Standing Order	BHD 2 [2]
Not executed (Due to Insufficient Balance)	BHD 1 [3]
Transfer to Local Charity accounts within the Bank	Free

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 + Correspondent bank charges, if any
Other Countries	BHD 5 + Correspondent bank charges, if any
Fawateer	Free
Internal Transfer	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

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Copy of Cheques-Voucher-Statements	In BHD
Copy of Statement	Free twice a year, additional copies BHD 0.300 Fils (per page), with a cap of BHD 5
Copy of Cheque or Voucher	Free

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 10
Audit Confirmation	BHD 30
Foreign Currency Cash Deposit & Withdrawal from same currency A/C	Free

Auto Finance Facilities	In BHD
Finance Solvency Study Fee (for Salaried Individuals)	BHD 100
Finance Solvency Study Fee (for legal entity)	0.5% or minimum BHD 200
Takaful Life Insurance	Actual Premium Amount of the Insurance Company [3]

Consumer Finance Facilities	In BHD
Finance Solvency Study Fee (for Salaried Individuals)	BHD 100
Finance Solvency Study Fee (for legal entity)	0.5% or minimum BHD 200
Takaful Life Insurance	Actual Premium Amount of the Insurance Company [3]
Late payment* (amount will be paid to charity accounts)	15% (on the Installment amount) [3]
Postponement of an installment (if Requested by Customer)	BHD 10
Early Settlement Charges	BD 100 or 1% of outstanding principle whichever is lower

Property Finance	In BHD
Financial Solvency Study (for Residential Purpose)	Finance Up to BHD 150,000 = BHD 200 Finance above BHD 150,000 = BHD 300 Finance above BHD 250,000 = BHD 500
Financial Solvency Study (for Investment Purpose)	0.5% on the Financed Amount
Takaful Life Insurance	Actual Premium Amount of the Insurance Company [3]
Takaful Fire Insurance	Born by the Bank
Postponement of an installment (if Requested by Customer)	BHD 10
Re-scheduling	BHD 10/-
Early Settlement Charges	BD 200 or 0.75% of outstanding principle whichever is lower [3]

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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 (amount will be paid to charity accounts)	BHD 5
Card Replacement Fee	BHD 5
PIN reprint Fee	BHD 2
Temporary Limit Increase Fee	BHD 10
1. Transfer of credit Balance above the limit 2. Manager's cheque issued for credit balance (No account in Al-Baraka Bank.	BHD 3
Card Transaction foreign exchange mark-up	2.8%
FX-USD	2.8%
FX-Other Currencies	

Product	GOLD	TITANIUM	PLATINIUM	WORLD
Minimum Limit	BHD 300	BHD 750	BHD 2,000	BHD 2,500
Maximum Limit	BHD 10,000	BHD 20,000	BHD 50,000	BHD 100,000
Minimum Monthly Service Fees	BHD 4.5	BHD 11.25	BHD 30	BHD 37.5
Maximum Monthly Service Fees	BHD 150	BHD 300	BHD 750	BHD 1,500

Taqseet Card	In BHD
Late Payment Fee (amount will be paid to charity accounts)	BHD 5 [3]

Guidelines and Regulations:

[1] Current Account - Account balance below stipulated minimum - BHD 5 per month and the balance must be calculated based on the weighted average in the specific month.

[2] 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.

[3] VAT is not applicable to these fees.

[4] These ratios are variable, as it will be announced on the bank's official website.

• All charges not covered in [1], [2] or [3] above are subject to standard 5% VAT.