

Fees and Commissions List

Item No.	Current Products and Services	Prescribed Fee
1	Cards	KD
1/1	Subscription / Renewal Fees (Basic Credit Card Classic Visa / Al Radifa) – (Installment)	45
	Subscription / Renewal Fees (Basic Credit Card Classic Visa / Al Radifa) – (Non-Installment)	45
	Subscription / Renewal Fees (Basic Credit Golden Visa / Al Radifa) – (Installment)	80
	Subscription / Renewal Fees (Basic Credit Golden Visa / Al Radifa) – (Non-Installment)	75
	Subscription / Renewal Fees (Basic Credit Platinum Visa / Al Radifa) – (Installment)	140
	Subscription / Renewal Fees (Basic Credit Platinum Visa / Al Radifa) – (Non-Installment)	100
	Issuing / Renewal Fees (Prepaid Visa Card - In Kuwaiti Dinar)	10
1/2	Cash Withdrawal Commission - (ATM Card) – (Visa Electron) - GCC	1.250
	Cash Withdrawal Commission - (ATM Card) – (Visa Electron) - International	2
1/3	Balance Inquiry / Inability to Withdraw for Insufficient Balance (Other Banks) (GCC) – (ATM Card) – (Visa Electron)	0.200
1/4	Balance Inquiry / Inability to Withdraw for Insufficient Balance through the ATMs of Other Banks (Local)	0.075
1/5	Cash Withdrawal Commission through the ATMs of the Other Banks (Local)	0.150
1/6	Reissuing / Replacement of Visa Credit Cards for Non-Receipt / Lost / Stolen	20
1/7	Reissuing / Replacement of Prepaid Visa Cards (Lost / Stolen)	10
1/8	Reissuing / Replacement of Damaged Card - (Visa Credit Cards)	5
1/9	Reissuing / Replacement of Damaged Card - (Prepaid Visa Cards)	10
1/10	Reissuing ATM Card in Lieu of the Lost / Damaged / Stolen / Non-Receipt	5
1/11	Reissuing a New PIN Code / In Lieu of the Lost (ATM Card) (Visa Electron)	5
	Reissuing a New PIN Code / In Lieu of the Lost (Visa Credit Card)	5
1/12	Amending the Temporary Credit Limit of Credit Cards	5
1/13	Fees for Reporting the Loss or Theft of (Credit Cards)	5
1/14	Commission for Cash Withdrawal Process through Credit Cards (through ATMs of the Bank / Other Banks Locally / Internationally) (Visa Credit Card)	6
1/15	Reprinting Account Statement (Visa Credit Card) – (Per Page)	0.200
1/16	Issuing a Copy / Original of Notice / Process Document / T&E (Hotels / Aviation Companies / etc.) through the ATM Card or Visa Credit Card)	3
1/17	Fees for Delivery of Cards to the Client Locally	5

2	Services Subscription / Invoices Payment	KD
2/1	Payment of Mobile Phone Bills (On the Counter or Website of the Bank)	0.250

Item No.	Current Products and Services	Prescribed Fee
3	Bank Transfers	KD
3/1	Issuing / Amending Bank Transfer (Demand Draft)	6
3/2	Discontinuing the Bank Transfer Payment (Demand Draft) or Swift Transfer	5
3/3	Cancelation of Bank Transfer (Demand Draft) at the Request of the Client	4
3/4	Cancelation of Swift Transfer	5
3/5	Cancelation of the Discontinuation Request of the Bank Transfer (Demand Draft) or Swift Transfer	5
3/6	Local Transfer (In Kuwaiti Dinar) Swift	5
3/7	Local Transfer (In Foreign Currency) Swift	8
3/8	Transfer Abroad (In Foreign Currency) Swift	10
3/9	Incoming Transfers from External Banks for Non-Bank Clients Paid in Kuwaiti Dinar and Transferred to another Local Bank	5
3/10	Confirmation of Issued Bank Cheques	5
3/11	Request of Bank Transfer (Demand Draft) Online	5
3/12	Over the Counter International Cash Withdrawal Al Rajhi Bank Branch - Kuwait	5
3/13	Cheques sent with Collection Fee (PUR or OBC) Local or External Banks (Cheques Drawn on other Banks and Sent with Collection Fee)	10
3/14	Issuing, Amending or Discontinuing a Certified Cheque / Payment Orders	5
3/15	Transfer to Beneficiary in the KSA and Receipt through Al Rajhi Bank and its Branches Inside the KSA	3
3/16	International Transfer through TransFast Company	1

4	Standing Payment Orders	KD
4/1	Creating a Standing Payment Order - Internal	10
4/2	Creating a Standing Payment Order – External / for Local Banks	10
4/3	Money Transfer to Local Banks - Pursuant to a Standing Order	2
4/4	External Money Transfer to International Banks - Pursuant a Standing Order	10
4/5	Internal Money Transfer - Accounts of the Client himself – Pursuant a Standing Order	0.200
4/6	Internal Money Transfer - Account of another Client - Pursuant to a Standing Order	1
4/7	Amendment / Discontinuation / Cancelation of a Standing Order - Internal / Local	10
4/8	Amendment / Discontinuation / Cancelation of a Standing Order – External	10
4/9	Reissuing a Statement of Account/disc for Deductions and Previous Transfers Related to Standing Orders (Per Page) (At the Request of the Client)	1
4/10	GCC Transfer – AFAQ	5

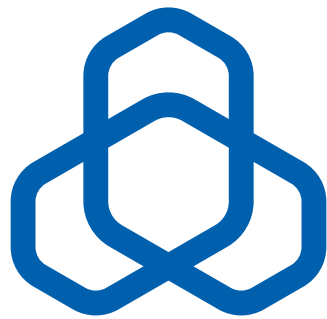
5	Cheques	KD
5/1	Issuing a Cheque Book (25 Pages) – (Small Size) (Ordinary Client)	5
	Issuing a Cheque Book (50 Pages) – (Small Size) (Ordinary Client)	7
	Issuing a Cheque Book (25 Pages) – (Small size) (Premium Client)	4
	Issuing a Cheque Book (50 Pages) – (Small Size) (Premium Client)	6
	Issuing a Cheque Book Online (25/50 Pages) (Small Size)	1
5/2	Issuing a Bank Cheque at the Request of the Client	5
5/3	A Returned Cheque for Insufficiency of Balance	20
5/4	A Returned Cheque for any Other Reason	10
5/5	Suspension of Payment of Cheque	5
5/6	Cancelation of an Issued Cheque Book which has not been Received by the Client During the Prescribed Period or for another Reason	1
5/7	Issuing an Urgent Cheque Book - In Addition to the Prescribed Issuing Fees for the Book	2
5/8	Cash Payment of the Cheque of the Value of KD 10,000/- (Ten Thousand Kuwaiti Dinar) and Above, Excluding Elderly Persons (60 Years and Above) and those with Special Needs, and in Case the ATM Card Damage or Expiry	2.5

Item No.	Current Products and Services	Prescribed Fee
6	Safe Deposit Boxes	KD
6/1	Issuing a Key in Lieu of the Lost / Damaged / Additional Key of the Safe Deposit Box	50
6/2	Leasing a Safe Deposit Box (For One Year) (Small Size) (Size 53 x 24 x 7)	50
	Leasing a Safe Deposit Box (For One Year) (Medium Size) (Size 53 x 24 x 10)	70
	Leasing a Safe Deposit Box (For One Year) (Big Size) (Size 53 x 24 x 30)	135
6/3	Breaking and Replacement of the Safe Deposit Box Lock	50
6/4	Securing the Safe Deposit Box Key	50

7	Other Charges and Commissions	KD
7/1	Issuing a Bank Authorization on the Client's Account Pursuant to the Request of the Client	5
7/2	Authentication of the Client's Signature Pursuant to his Request to Use Outside the Bank	5
7/3	Fees for Issuing a Copy of the Previous Bank Notifications to the Client at his Request and Sending them to the Client in the State of Kuwait	2
7/4	Fees for Issuing a Copy of the Previous Bank Notifications to the Client Outside the State of Kuwait (Including Bank Notifications Issued to the Client through Visa or Master Card International Company)	5
7/5	Reactivation of the Account (Account Status, Frozen / Inactive)	5
7/6	Cash Deposit from the Same Foreign Currency Account (Banking)	Commission on 0.50% or KD 2 as a Minimum
7/7	Amending, Addition or Cancelation of the Client Signature After the Free of Charge First Time	5
7/8	Distribution of Shares of the Estate to the Deceased to the heirs, Holding an Account at the Bank	10
7/9	Fees for requesting cancellation of finance transaction by the client after its creation and processing in the system.	10

8	Individuals Electronic Services	KD
8/1	Conducting Money Transfers Outside Kuwait through the Bank's Website	3

9	Requesting Copies of Documents, Certificates or Similar Documents	KD
9/1	Requesting a Microfilm Copy - Copy of Bank Notifications - (Outside) Kuwait - (Per Page) (the Bank Notifications Include Withdrawal, Deposit, Transfer Notifications, etc., Over the Counter Inside the Branch)	3
9/2	To Whom it May Concern Certificates of all Types	5
9/3	Account Statement (Less than One Year) (Per Page)	1
	Statement of Account (From One Year to Five Years) (Per Page)	5
9/4	Statement of Account (More than Five Years) (Per Page)	10
9/5	Fees for Issuing a Copy of the Client Documents - Contracts and Documents from the Archive (Per Page)	1



List of Fees and Commissions – Corporate

1 Documentary Credits

No.	Service Name	Fee / Commission Value
1	Opening Documentary Credits	0.125% Per Month (Minimum 3 Months) or Part thereof for a Minimum of KD 25
2	Opening Clean / Support / Local Credits	0.125% per Month (Minimum 3 months) or Part thereof for a Minimum of KD 25
3	Opening Credit / Swift Commission	KD 30
4	Amendment-Increase of Credit Amount or Extending Credit Validity (All Types of Credits)	0.125% per Month (Minimum 3 Months) or Part thereof for a Minimum of KD 25
5	Other Amendments Commission (All Types of Credits)	KD 15 Fixed
6	Credit / Swift Amendment Commission	KD 20 Fixed
7	Revolving Documentary Credits	0.125% Per Month (Minimum 3 Months) or Part thereof for a Minimum of KD 25 on the Face Value of the Letter of Credit, i.e. for the Full Time Period
8	Back to Back Documentary Credits	0.125% Per Month (Minimum 3 Months) or Part thereof for a Minimum of KD 25
9	Stand-by LC	0.125% Per Month (Minimum 3 Months) or Part thereof for a Minimum of KD 50
10	Assignment of Documentary Credits	0.25% of the Value of the Amount for a Minimum of KD 50

2 Incoming (Export) Documentary Credits

No.	Service Name	Fee / Commission Value
1	Notification Commission	0.10% for a Minimum of KD 25
2	Confirmation Commission	As Per the Risks of the Credit Country of Origin, for a Maximum of 0.50% Per Month or Part thereof
3	Commission for Negotiating Documents	0.25% for a Minimum of KD 30
4	Amendment Commission (Increase of Amount)	0.10% of the Value of the Amount, for a Minimum of KD 20
5	Amendment Commission (Without Increase in the Amount)	KD 20
6	Cancellation of Unused Documentary Credits	KD 20
7	Fees for Handling Documents with Differences	KD 15 Each Time the Documents are Submitted
8	Claims Fees	KD 25 Per Claim
9	Transferrable Documentary Credits	0.25% of the Credit Amount for a Minimum of KD 35
10	Assignment of Documentary Credits	0.25% of the Amount Value for a Minimum of KD 40

3 Collections of LCs for Export

No.	Service Name	Fee / Commission Value
1	LCs Collection Commission	0.125% for a Minimum of KD 20
2	LCs Amendment Commission	KD 10
3	Commission for Keeping Unpaid Outstanding LCs	KD 15

4 Import LCs Collections

No.	Service Name	Fee / Commission Value
1	LCs Collection Commission	0.125% for a Minimum of KD 20
2	LCs Amendment Commission	KD 5 as a Minimum
3	Commission for Keeping Acceptance LCs	KD 15 Per Each 3 Months or Part of the Month
4	Fees for Delay in Payment of Import LCs	KD 15

5 Negotiation of Documents According to (Outgoing) Documentary Credits

No.	Service Name	Fee / Commission Value
1	Commission for Negotiation of Documentary Credits in Kuwaiti Dinar	0.25% Fixed for a Minimum of KD 20
2	Fees for Payment of Claims Under Documentary Credits (Payable to Corresponding Banks)	KD 25
3	Commission for Negotiating Documents with Differences	KD 30
4	Commission for Exceeding the Credit Amount	0.375% for a Minimum of KD 15
5	Negotiating Documents Under Expired Documentary Credits.	0.125% for a Minimum of KD 15
6	Commission for Accepting Documents / Promissory Notes	0.125% Per Month or Part thereof for a Minimum of KD 25
7	0.125% Per Month or Part thereof for a Minimum of KD 25 Commission for Negotiating a Restrict Credit	KD 15 Fixed
8	Commission for Delay in LCs Due but Unpaid	KD 15

6 Letters of Guarantee

No.	Service Name	Fee / Commission Value
1	Issuing a Letter of Guarantee	0.125% Per Month (Minimum 3 Months) or Part thereof for a Minimum of KD 20
2	Issuing a Letter of Guarantee (Performance Bond + Retention Money + Advance Payment)	0.125% Per Month or Part thereof for a Minimum of KD 20
3	Issuing a Letter of Guarantee (Procurement + Banking Facilities Guarantee) (Local / Foreign)	0.25% Monthly or Part thereof for a Minimum Commission of KD 50
4	Amendments (Extension/ Increase) (Local / Foreign)	Same Commission Applicable Upon Issuing the Guarantee
5	Other Amendments (Local / Foreign)	Minimum of KD 15
6	Commission for Issuing Shipping Guarantees for Local Clients	Minimum of KD 25
7	Commission for Cancellation of Shipping Guarantees for Local Clients	Minimum KD 5
8	Document Delivery or Endorsement Commission	Minimum KD 15
9	Fees for Sending Letter of Guarantee Claim to the Client	Minimum KD 15
10	Letters of Guarantee Issued on Behalf of External Banks	As Per the Applicable Arrangements by External Correspondents

7 Points of Sale Fees

No.	Service Name	Fee / Commission Value
1	Point of Sale (POS) Device Lease / (Device Type) (Period)	As Per the Applicable Arrangements with the Merchant
2	Renewal of Point of Sale (POS) Device Lease (Period)	As Per the Applicable Arrangements with the Merchant
3	Installing Point of Sale Device (POS) for One Time	As Per the Applicable Arrangements with the Merchant
4	Withdrawal of Point of Sale (POS) Device at the Request of the Merchant / Bank	As Per the Applicable Arrangements with the Merchant
5	Commission for Installing Statement of Account Service for the Merchant.	As Per the Applicable Arrangements with the Merchant
6	Replacement of Point of Sale (POS) Device in the event of Breakage/ Damage	As Per the Applicable Arrangements with the Merchant
7	Commission Percentage for the (Card Type) Card Sales - (Card Name), through the (Points of Sale) Taken from the Merchant for Each Selling Process Amount.	As Per the Applicable Arrangements with the Merchant
8	Collection Commission for Rejected or Incorrect Sales Operations	As Per the Applicable Arrangements with the Merchant

8 Other General Fees

No.	Service Name	Fee / Commission Value
1	Postal Charges	KD 3
2	Swift for One Page Only	KD 10
3	Swift for More than One Page	KD 20
4	Urgent Postal Charges	KD 8
5	Charges for Inquiry of Previous Data in the Bank Records at the Request of the Client	Postal KD 5
6	Request a File from the Archive (3 Months or Less)	KD 7 Per Request
7	Foreign Currency Withdrawal in Cash from the Same Account Opened for the Currency	0.50% Commission or KD 2 as a Minimum
8	Installing a Cash Deposit Device at the Client Location	Monthly Fee: KD 1500 Installation Fee for One Time: KD 3500