

Article No.	1. Cards	Fees
1/1	Fees of Issuance/Renewal:	
	1. Issuance/Renewal fees of Visa + MasterCard (basic – classic) Charge/Revolving cards (except the offers made by the bank)	KD 50
	2. Issuance/Renewal fees of Visa Platinum (Visa Gold formerly) + MasterCard Platinum (MasterCard Titanium formerly) Charge/Revolving cards (except the offers made by the bank)	KD 80
	3. Issuance/Renewal fees of Visa Signature + World MasterCard Charge/Revolving cards (except the offers made by the bank)	KD 150
	4. Issuance/Renewal fees of Visa (Infinite) + MasterCard (World Elite) Charge/Revolving cards (except the offers made by the bank)	KD 250
	5. Issuance/Renewal fees of Prepaid Visa reloadable/non-reloadable (can be used till credit is consumed) (except the offers that the bank provides)	KD 10
	6. Fully-Charged Metal Visa Card Issuance/Renewal Fees	KD 250
	7. Revolving Metal Visa Issuance/Renewal Fees	KD 500
	8. Lost/Damaged Metal Visa Replacement Card (Fully Charged/Revolving)	KD 100
1/2	Cash withdrawal fees:	
	1. Cash withdrawal fees locally and globally of Visa or MasterCard (per transaction, regardless of the withdrawn amount)	KD 6
	2. Cash withdrawal fees globally of debit card (per transaction abroad)	KD 1
	3. Cash withdrawal fees inside Kuwait (K-Net) (per transaction)	100 Fils
1/3	Balance inquiry/Unable to withdraw due to insufficient funds	
	1. Balance inquiry inside Kuwait (K-Net) per transaction	50 Fils
	2. Balance inquiry using debit card in the GCC countries (per transaction)	275 Fils
	3. Fees on insufficient funds using debit card globally (per transaction)	100 Fils
1/4	Fees of purchase and cash withdrawal settlements for customer outside Kuwait (Visa Electron – Classic/ formerly Gold/Platinum/ formerly Titanium/ Signature/ World/Infinite Visa & MasterCard – Prepaid cards) are deducted in case the customer claims that the purchase or withdrawal receipts of the Visa or MasterCard are incorrect.	KD 5
1/5	Changing the temporary credit limit upon customer's request	KD 10
1/6	Confirmation on purchase order conducted through online banking cards (sending fax to the offshore bank)	KD 3
1/7	Fees of reporting lost Visa/MasterCard (and the customer doesn't want another one)	KD 5
1/8	Fees of sending card (all cards) to customer abroad via express mail	KD 15
1/9	Card delivery to customer locally	KD 5
1/10	Fees of Supplementary Card Issuance/Renewal:	
	1. Issuance/Renewal fees of supplementary Visa + MasterCard (basic – classic) Charge/Revolving cards (except the offers made by the bank)	KD 25
	2. Issuance/Renewal fees of supplementary Visa Platinum (Visa Gold formerly) + MasterCard Platinum (MasterCard Titanium formerly) Charge Revolving cards (except the offers made by the bank).	KD 40

1/10	3. Issuance/Renewal fees of supplementary Visa Signature + World MasterCard Charge/Revolving cards (except the offers made by the bank).	KD 100	
	4. Issuance/Renewal fees of supplementary credit card with the same limit of the principal card (Classic) (both parties share same card balance)	KD 10	
	5. Issuance/Renewal fees of supplementary credit card with the same limit of the principal card (Gold) (both parties share same \ card balance)	KD 20	
	6. Issuance/Renewal fees of supplementary credit card with the same limit of the principal card (Platinum) (both parties share same card balance)	KD 35	
	1/11	Reissuance/Replacement of lost/stolen/not received during 3 months Visa/MasterCard Credit Cards (fees include the reporting of lost/stolen Visa/MasterCard Credit Card)	KD 15
	1/12	Reissuance/Replacement of damaged Visa/ MasterCard Credit Card and upon customer's request	KD 15
1/13	Card suspension by the bank due to credit card misuse (Classic + Gold + Platinum + Signature + Titanium + Infinite) without setting the number of trials	KD 10	
1/14	Requesting a photocopy/copy/ out notice/ transaction document/ E&T (hotels/airline companies, etc.) per transaction	KD 10	
1/15	Sending documents copy via express mail on behalf of the customer related to all credit card types	KD 10	
1/16	Reissuance of lost/damaged/stolen debit card (for all accounts)	KD 5	
1/17	Reissuance of lost/damaged/stolen debit card (for Al-Amil account)	KD 1	
1/18	Reissuance of cancelled debit card that was not received within 3 months (for more than 3 months of the card issuance)	KD 5	
1/19	New PIN issuance only for credit card replacements only (upon customer's request)	KD 5	
1/20	Fees of foreign currency withdrawals:		
	1. Visa Electron commission for use outside Kuwait with a foreign currency in addition to the exchange rate specified by the network providing the service (Visa/Master) of the amount per each transaction (ATM/POS).	2.5 %	
	2. Credit card commission for use outside Kuwait with a foreign currency in addition to the exchange rate specified by the network providing the service (Visa/ Master) of the amount per each transaction (ATM/ POS).	2.5 %	
1/21	Issuance of stolen/replacement prepaid card (for reloadable/non-reloadable cards)	KD 5	
1/22	Fees of reloading prepaid card (upon customer's request)	KD 1	
1/23	Fees of balance transfer from prepaid card to customer's account (upon customer's request and before card's expiry date)	KD 1	
1/24	Fees of available balance settlement of an expired or inactive prepaid card (per month for more than 3 month of card's expiry date)	KD 1	
1/25	Print/Re-print account statement for more than 6 months (per page)	KD 1	

2. Services Subscription/ Bill Payments		
2/1	PAY ME service for Corporates and Small Businesses	
	Subscription fees (paid once upon subscription)	KD 25
	Monthly fees and commission for using the online payment service	In accordance with the agreed procedures with the businesses

3. Banking Drafts		
3/1	Issuance/Amendment of banking draft (Demand Draft) (Additional KD 7 in case the customer wants to confirm the standing order)	KD 2
3/2	Suspension of banking draft (Demand Draft) or SWIFT draft (submitting the original standing order or SWIFT transfer)	KD 10
3/3	Suspension of banking draft (Demand Draft) upon customer's request (reimbursement of standing order amount according to the correspondent banks' system and bringing the original standing order)	KD 5
3/4	Issuance of lost bank draft (Demand Draft)	KD 5
3/5	Cancellation of bank draft request (Demand Draft) or SWIFT draft (in addition to KD 10 SWIFT fees)	KD 8
3/6	Local SWIFT transfer (KD) (senior citizens born in 1955 and those with special needs are exempted)	KD 5
3/7	Local SWIFT transfer (Foreign Currency) (senior citizens born in 1955 and those with special needs are exempted)	KD 11
3/8	International SWIFT transfer (Foreign Currency) (in addition to KD 5 coverage fees, if any)(senior citizens born in 1955 and those with special needs are exempted)	KD 11
3/9	Posted cheques under collection (PUR or OBC) for local or international banks (Withdrawn cheques from another banks and posted under collection) (per cheque whether from local or international banks)	KD 5
3/10	Inquiry about incoming draft from correspondent banks	KD 8
3/11	Certified cheque/standing order issuance/amendment	KD 5
3/12	Amending local SWIFT data (customer's mistake)	KD 3
3/13	Amending international SWIFT data (customer's mistake)	KD 5
3/14	Instant transfer through Western Union	As per approved Service provider commission

4. Standing Orders		
4/1	Initiating standing order – internal (in addition to 100 Fils per transfer monthly) within Boubyan	KD 5
4/2	Initiating standing order – for local/ international banks (in addition to KD 5 SWIFT fees per standing order for local banks and KD 11 SWIFT fees per standing order for international banks)	KD 10
4/3	Initiating standing orders for finance corporations, in addition to the set fee per standing order (plus KD 2 per standing order)	KD 10
4/4	Standing order amendment/suspension/cancellation – for local banks	KD 10
4/5	Standing order amendment/suspension/cancellation – for international banks	KD 10
4/6	Initiating/Transferring standing order to non-profit local organizations outside the bank (KD 3 local SWIFT fee monthly)	KD 10

5. Cheques		
5/1	Ordinary chequebook issuance:	
	1. Issuance of a -10leaf chequebook	KD 2
	2. Issuance of a -25leaf chequebook (large-sized leaves)	KD 5
5/2	3. Issuance of a -50leaf chequebook (large-sized leaves)	KD 7
	Encashment of a cheque of a KD +10,000 value except for elderly clients (60 years and above) and customers with special needs.	KD 2.5
5/3	Initiating/Amending/Suspending certified cheques	KD 5
5/4	Returned cheque due to insufficient funds (in case the balance is less than KD 10, the available balance will be deducted)	KD 10
5/5	Returned cheque for any other reason (different signature – the numbers are different than the letters – re-presented)	KD 5
5/6	Cheque cashing suspension	KD 5
5/7	Cancellation of an issued cheque book and has not been received by the customer within a month (or for any other reason)	KD 1

6. Safe Deposit Boxes		
6/1	Insurance of safe deposit box key (returned when the safe deposit box is closed and in a good condition)	KD 50
6/2	Issuance of lost/damaged/additional safe deposit box key	KD 30
6/3	Safe deposit box rental:	
	1. Renting box "A" size 10x30x50 for 1 year (in the branches where safe deposit boxes are available)	KD 25
	2. Renting box "C" size 20x30x50 for 1 year (in the branches where safe deposit boxes are available)	KD 45
	3. Renting box "D" size 30x30x50 for 1 year (in the branches where safe deposit boxes are available)	KD 55
	4. Renting box "E" size 45x30x50 for 1 year (in the branches where safe deposit boxes are available)	KD 65

7. Other Fees and Charges		
7/1	Cash withdrawal below KD 2,000 inside the branch for all accounts in case of the presence of an ATM card with the customer (senior citizens born in 1955 and those with special needs are exempted)	KD 2
7/2	Customer name change as per court/official order	KD 5
7/3	Amending/Adding/Cancelling customer's signature (except minor customers and who just turned the legal age)	KD 5
7/4	Issuing/amending bank's power of attorney on a customer's account upon customer's request (it is necessary to proof the power of attorney and attain administration approval)	KD 5
7/5	Cancelling bank's/general power of attorney on the customer's expense and upon his request	KD 5
7/6	Approval of customer's signature upon customer's request for external use	KD 5
7/7	Freezing/Unfreezing all accounts (as per court order/ internal reasons)	KD 2
7/8	Transfer from one account to another within the bank:	
	1. Transfer from an account to another within Boubyan Bank – Customer's other account	KD 0.500
	2. Transfer the salaries of private sector (for private sector employees with salaries less than KD 300 monthly)	KD 1
7/9	Reactivating an account (Account status: Frozen/ dormant)	KD 5

7/10	Account closing/cancellation request before the lapse of 6 months	KD 5
7/11	Salaries processing (for salaries that are processed manually; to be deducted from the employer, not customers)	KD 1
7/12	Civil ID card's information update fees	KD 1

8. Special Fees for Online Trading Services

9. Account Coverage (settlement between customer's accounts)

9/1	Initiating special instructions for the coverage between accounts	KD 5
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10. Finance Services fees and commissions

10/1	Mortgage contracts and editing mortgage registration records	KD 500
10/2	Mortgage contracts and notation in the companies' register	KD 300
10/3	Mortgage of an investment portfolio or units of investment funds	KD 350
10/4	Other mortgages (e.g. store mortgage), etc.	KD 250
10/5	Assignments for contracts	KD 50
10/6	Mortgaging Fixed deposits	KD 25 Per deposit
10/7	A privately executed mortgage contract while confirming the date by the Ministry	KD 250
10/8	Cancellation of the Mortgage	KD 50
10/9	Placement and holding of shares (as a collateral)	%0.25 of the market value to be calculated and received in advance
10/10	Fees of insurance cover for properties or other assets.	The value of the fees paid to insurance companies.
10/11	Replacement, change and release of guarantee during the validity of the financing	%0.125 of the value of the replaced guarantee at a minimum of KD 100
10/12	Fees of property valuation	The value of the fees paid to valuation companies
10/13	Commercial financing with special-nature mega projects (Including the finance arrangement, lawyer and consulting firms' fees)	As per the arrangement with the client
10/14	Management & Follow-Up Commission (To be calculated for medium and long-term financing which requires follow-up and reviews over long periods, provided that this shall be calculated as a part of the financing price.)	A maximum of %0.5 of the financing amount of at least KD 500
10/15	Fees for studying and meeting the recurrent requests of clients to increase/revise the extended financing limits	A maximum of %0.125 of the financing amount of at least KD 250
10/16	Study preparation fees for increasing and amending existing non-cash financing limits	A maximum of KD 50
10/17	Fees for drafting contracts for lease ending into ownership (Provided that this should be included in the advance payment of the lease amount paid by the client to the bank which should cover the expenses of the preliminary contracts, real estate registration and the fees of the Ministry of Justice.)	KD 150

11. Personal Finance Services

11/1	Changing repayment method/standing orders/account number (inside the bank/account in another bank)	KD 5
11/2	Changing the vehicle's ownership	KD 10
11/3	Adding/cancelling/changing sponsorship or sponsor	KD 10
11/4	Debt transfer fees	KD 20
11/5	Installments Rescheduling Fees	KD 10
11/6	Completing a transaction (at the Ministry of Interior – General Department of Traffic) instead of the customer (selling – buying – other): - Dismissal of a vehicle under installments	KD 5
11/7	Cancellation of selling transaction after the issuance of an order/purchase request/signing contract	KD 10
11/8	Taking the stamp off the vehicle during installments	KD 10

12. Documents or certificates copy requests

12/1	Requesting a microfilm photocopy – bank notices copy – (inside or outside Kuwait – (Duration)	KD 10
12/2	Bank Certificate (all types)	KD 5
12/3	Replacement of lost/damaged certificate for investment deposit certificate	KD 3
12/4	Account statement:	
	1. Account statement for 1 year (per page)	KD 1
	2. Account statement from 1 to 5 years (per page)	KD 5
	3. Account statement from 5 to 10 years (per page)	KD 10
	4. Account statement for more than 10 years (per page)	KD 20

TRADE SERVICES STANDARD TARIFF

Product	Basic Rate	Min/Max
LC Issue (Import)		
LC Issue(sight) Including Standby:	3/4 % flat.	Min KWD 50/-
LC Issue(acceptance) Including Standby :	%1 flat.	Min KWD 50/-
Revolving LC issue	Same as above on full drawing	Min KWD 50/-
LC Transfer	1/4 % flat	Min KWD 25/-
Insurance arrangement fee	KWD 2/- flat	
LC with Agent comm clause	KWD 1/- during issuance and KWD 3/- for transfer of funds to another bank.	
Morabaha LCs	As agreed	

LC Amendment

Financial (increase in value only)	Same as issue on the increased amount.	
Non-Financial	KWD 15/- flat	
LC Cancellation	KWD 15/- if LC expires unutilized.	

Import bills under LCs:		
Negotiation fees	% 1/4 flat	Min KWD 25/-
Discrepancy handling fees	USD 100/- flat for Import bills and KWD 20/- flat for local bills.	
Restricted LC fees	KWD 15/- flat	
Expired LC fees	1/8 % flat	Min KWD 15/-
Overdrawn amount	Same as issue on the overdrawn amount.	
Reimbursement charges for Bills.	At cost	
Delayed response fee	KWD 15/- flat if discrepant documents are not responded to by customers within 15 days after document arrival notice in case of sea shipment and 10 days after document arrival notice in case of air shipment.	

Inward bills under collection:		
Processing fees	1/8 % flat	Min KWD 15/-
Paying Bank charges	KWD 15/- flat	
Delayed Response fee:	Extra: a) Sight bill remain unpaid 2 months after presentation. b) Term bill remain unaccepted 2 months after presentation. c) Term bill remain unpaid 2 months after maturity: 1/16% p.m. or part thereof- Min. KD 15/-	
Murabaha IBC	As agreed	
Avalization Murabaha	As agreed	
Shipping Guarantee/DO endorsement	KWD 10/- flat	

LG Issue		
Guarantee issued at the request of foreign correspondents	3% pa	Min 3/4% or KWD 50/- whichever is higher
Tender Guarantees	1/8 % per 3 months or part thereof	KWD 30/-
All Other Guarantees	1.5% pa.	Min 3/8 % or KWD 30/- whichever is higher

LG Amendment		
Increase or Renewal	Same as issuance	
Other Amendments	KWD 15/- flat	

LG Advice		
Original	KWD 25/- flat	
Amendment	KWD 10/- flat	
Claim handling fee:	KWD 25/- flat	

LC Advising (export)		
Original	KWD 25/- Flat.	
Amendment	KWD 10/- Flat.	
Confirmation Commission	On case by case basis	Min KWD 30/-.
Document processing fees under	1/4% flat	Min KWD 25/-
Discrepancy Handling fees	KWD 15/- flat	
Reimburesment Fee under Reimb Auth.	KWD 25/- flat per claim	
LC Transfer	1/4 % flat	Min KWD 25/-

LC Transfer Amendment		
Financial (increase in amount only)	Same as transfer	Min KWD 25/-
Non-Financial	KWD 15/- flat	
Cancellation of unutilized LC	KWD 15/- flat	
Outward bills for Collection:	1/8% flat	Min KWD 15/-

General		
Parcel handling charges	KWD .250 per parcel	Min KWD 5/- Max KWD 15/-
Postage	KWD 3/- flat	
Short Swift	KWD 10/-	
Long Swift	KWD 20/-	
Short Telex	KWD 10/-	
Long Telex	KWD 50/-	
Courier	KWD 20/-	
Assignment of proceeds	1/8 % flat	Min KWD 25/-.
Custodial fees on all usance bills	KWD 15/- flat	

Retail Guarantees with full cash cover		
Tender Guarantees Up to KWD 10000	Issue KWD 60 Amendment KWD 40	
Tender Guarantees above KWD 10000	Issue KWD 95 Amendment KWD 65	
Other Guarantees up to KWD 10000	Issue KWD 100 Amendment KWD 60	
Other Guarantees above KWD 10000	Issue KWD 160 Amendment KWD 95	
Guarantees Less than KWD 2000 (irrespective of type)	Issue KWD 30 Amendment KWD 20	
Guarantee issued through correspondent-Tender	Issue KWD 240 Amendment KWD 150	
Guarantee issued through correspondent-Others	Issue KWD 380 Amendment KWD 240	