

**Appendix BC-7**  
**Caps on Fees and Charges for Standard Services Provided to Individuals**  
**Applicable to Retail Banks From 01/May/2018**

<b>Credit Facilities</b>		
<b>Item</b>	<b>Service Provided</b>	<b>Maximum Permissible Fee</b>
<b>General Fees</b>	Liability, credit facility outstanding balance/balance certificates	Once a year-Free  More than once a year-BD10  Liability letter addressed to Supreme Council for Women or Ministries or for social housing purpose-Free
	Release letter	Within 6 months of the loan/credit facility closure-Free  After 6 months of the loan/credit facility closure-BD5
	Valuations, insurance costs, and government fees, including registration, notarization, release of title deed, etc.	Third party services - As billed by the relevant third party  In-House Valuations – CBB's prior written approval must be obtained for the fees
	Early settlement fees and/or partial settlement of a credit facility	For consumer loans 1% of the outstanding credit facility amount or BD100 whichever is lower;  For residential mortgage credit facilities, 0.75% of the outstanding loan amount or BD200 whichever is lower; and  The ceilings on the fees have a retroactive effect i.e. covering existing and new credit facilities
	Postponement of Installment	If offered by the licensee – No fee is permitted  If requested by the customer, BD10 per postponement

**Appendix BC-7**  
**Caps on Fees and Charges for Standard Services Provided to Individuals**  
**Applicable to Retail Banks From 01/May/2018**

<b>Credit Facilities</b>		
<b>Item</b>	<b>Service Provided</b>	<b>Maximum Permissible Fee</b>
<b>Mortgage Credit Facilities</b>	Aggregate processing fees	<ul style="list-style-type: none"> <li>Facilities up to the value of BD150K, fees are subject to a cap of BD200.</li> <li>Facilities above BD150K but not exceeding BD250K, fees are subject to a cap of BD300.</li> <li>For facilities above BD250K, fees are subject to a cap of BD500.</li> <li>No fees shall be charged for top up.</li> </ul>
<b>Consumer Credit Facilities</b>	Aggregate processing fees	<ul style="list-style-type: none"> <li>Fees are subject to a cap of BD100.</li> <li>No fees shall be charged for top up.</li> </ul>
<b>Auto Credit Facilities for new and used motor vehicles</b>	Aggregate processing fees	<ul style="list-style-type: none"> <li>Fees are subject to a cap of BD100.</li> <li>No fees shall be charged for top up.</li> </ul>

<b>Debit/Credit Cards</b>		
<b>Item</b>	<b>Service Provided</b>	<b>Maximum Permissible Fee</b>
<b>Debit and Credit Cards</b>	Insurance charges	The equivalent of the amount charged to the licensee by the insurance provider
	Card replacement in case of loss-based on customer request	BD5
	PIN replacement in case forgotten-based on customer request	BD2
	Card and/or PIN replacement decided by the licensee (i.e. to enhance security measures)	No fee is permitted
	International usage charges	3%, all inclusive
	Printing of debit/credit card Statement	More than 2 times per year - 300 Fils per page, subject to a cap of BD5

**Appendix BC-7**  
**Caps on Fees and Charges for Standard Services Provided to Individuals**  
**Applicable to Retail Banks from 01/May/2018**

<b>Bank Account and Related Fees</b>		
<b>Item</b>	<b>Service Provided</b>	<b>Maximum Permissible Fee</b>
<b>Current Accounts</b>	Account balance below stipulated minimum	<p>BD5 per month</p> <p>The balance must be calculated based on the weighted average in the specific month</p> <p>Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Affairs, students and Bahraini nationals with a monthly salary below BD250 are exempted from such fee</p>
	Account held in foreign currency (Depositing and Withdrawal)	No fee is permitted
	Account closure	No fee is permitted
<b>Saving Accounts</b>	Account balance below stipulated minimum	<p>A fee of BD1 per month, if weighted average of balance in the specific month falls below BD20 (or equivalent in other currencies)</p> <p>Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Affairs, students and Bahraini nationals with a monthly salary below BD250 are exempted from such fee</p>
<b>Account Statement</b>	Printing of Account Statement	<p>Up to 2 times per year -Free</p> <p>More than 2 times per year - 300 Fils per page, subject to a cap of BD5</p> <p>Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Affairs, students and Bahraini nationals with a monthly salary below BD250 are exempted from such fee</p>
<b>Cheques</b>	Manager's Cheque Issuance	BD3 per cheque
	Certified Cheque Issuance	BD3 per cheque
	Cancellation of Manager's Cheque or Certified Cheque	No fee is permitted

**Appendix BC-7**  
**Caps on Fees and Charges for Standard Services Provided to Individuals**  
**Applicable to Retail Banks from 01/May/2018**

	Cheque book issuance	BD5 for 50 leaf cheque book (Proportionate to this amount for different number of leaf per cheque book)
	Stop payment on a cheque	BD5 per cheque
	Dishonoured Cheque	BD14 per cheque
<b>Funds transfer</b>	Outside Bahrain – Within GCC and International	BD5, plus correspondent bank charges, if any
	Inside Bahrain – through EFTS	100 Fils but free for amounts equal to BD100 or less
	Within the bank	No fee is permitted
<b>ATM Withdrawals</b>	GCC Network	Not exceeding BD1
	Local Network	No fee is permitted

\*Please refer to the following Paragraphs in the Business Conduct Module (Module BC) of the CBB Rulebook Volumes 1 and 2 on other services provided to individuals:

- BC-4.10.1 (Volume 1) and BC-4.9.1 (Volume 2) - (Transaction Advice)
- BC-4.12.1 (Volumes 1 and 2) - (Credit Check Reports)
- BC-10.1.7 and BC-10.1.8 (Volume 1) and BC-11.1.7 and BC-11.1.8 (Volume 2) - (Fees and Charges waiver for disabled customers)