

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

Credit Facilities		
Item	Service Provided	Maximum Permissible Fee
General Fees	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

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

Debit/Credit Cards		
Item	Service Provided	Maximum Permissible Fee
Debit and Credit Cards	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

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Bank Account and Related Fees		
Item	Service Provided	Maximum Permissible Fee
Current Accounts	Account balance below stipulated minimum	BD5 per month The balance must be calculated based on the weighted average in the specific month Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Affairs, students and Bahraini and non-Bahraini customers with a monthly salary below BD250 are exempted from such fee
	Account held in foreign currency (Depositing and Withdrawal)	No fee is permitted
	Account closure	No fee is permitted
Saving Accounts	Account balance below stipulated minimum	A fee of BD1 per month, if weighted average of balance in the specific month falls below BD20 (or equivalent in other currencies) Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Affairs, students and Bahraini and non-Bahraini customers with a monthly salary below BD250 are exempted from such fee
Dormant Account	Account is inactive and becomes a dormant account	A one-time fee of up to BD 5 when an account becomes dormant. No fee must be charged, however, if the account has zero or negative balance. Additionally, the charging of such fee must not result in the account balance becoming negative.
Account Statement	Printing of Account Statement	Up to 2 times per year -Free More than 2 times per year - 300 Fils per page, subject to a cap of BD5 Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and

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		Social Affairs, students and Bahraini and non-Bahraini customers with a monthly salary below BD250 are exempted from such fee
Cheques	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
	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
Funds transfer	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
ATM Withdrawals	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)