

## Fees and commissions for conventional banks (2) FAB Kuwait Branch

1/1	CAPDC	
1/1	CARDS	
1/1	Issue Fee	
	Classic Cards	KD 30/-
	Gold Cards	KD 60/-
	Platinum Cards	KD 100/-
2/1	Renewal Fee	
_, _	Classic Cards	KD 20/-
	Gold Cards	KD 40/-
	Platinum Cards	KD 80/-
3/1		KD 00/-
3/1	Replacement Fee CREDIT CARDS	
	For lost/stolen Cards.	KD 5/-
	Due to normal wear and tear	KD 5/- (if requested before 6 months )
	DEBIT CARDS	
	Replacement Fee (For lost/stolen Cards. Not applicable if Card is damaged due to normal wear and	KD 5/- per card
	tear)	ND 5/- per card
4/1	PIN Reprint fee	KD 5/-
5/1	Cash Advance Fee(Local-International)	4% or KD 5/- which ever is higher
6/1	Interest Rate	2.5% above CBK DR + 0.5% monthly
7/1	Late Payment Fee	1% of the instalment due (Min KD 1/-)
8/1	Temporary Increase in Credit Card Limit Fee	KD 10/-
	Cash Advance Fee in KD OR FC	4% or KD 5/- which ever is higher
9/1		14 /0 OL ND 3/- WHICH ever is higher
<u>2</u>	Swift Transfer (Local) & (International)	
1/2	Swift Transfer (Local)	KD 3/
	Local commission transfer/ Swift in foreign currencies or in the same foreign currency	
2/2	If Drafts OR Transfers are issued in FC by debit to Accounts in the same FC	0.25% (Min KD 2/- & Max KD 25/-) + KD3
	If Drafts OR Transfers are issued in FC by Payment in Cash to Accounts in the same FC,	0.5% (Min KD 2/-) + KD3
3/2	Swift Transfers (International) Bank clients / non-bank customers	
, -	, , , , , , , , , , , , , , , , , , , ,	KD 2 Commission + KD 6 Swift Charges + KD 6 for cover when required
4/2	PAYMENT ORDER /Demand Draft fees	KD2/-
5/2	Demand Draft issuing fees for NBAD customers/ non NBAD customers	KD2/-
6/2	PAYMENT ORDER Demand Draft issuing fees with OR without original	KD2/-
		KD 5/-
7/2	cancellation / Stop Payment charges for Demand Draft(original submit)	
0.12	0. P	KD 5/- plus Swift Charges KD 6/-
8/2	Stop Payment charges for Demand Draft /swift	KD 5/-
		KD 5/- plus Swift Charges KD 6/-
9/2	TRANSFERS/swift received & transfer to Local / international in FC & KD	
	Local Swift	0.2% com (Min KD 2/- or Max KD 5/-) + Swift KD 3/-
	international swift	0.2% com (Min KD 2/- or Max KD 5/-) + Swift KD 6/-
10/2	TRANSFERS/swift Paid in Cash in FC & KD	
	If paid in KD	0.2% (min KD 2/-)
	If paid in same FC	0.7% (min KD 2/-)
11/2	F.C Cheques/Drafts payable and Collection fees	
	paid into KD account	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier
	credited to customer's account maintained in same Cheques/Drafts foreign currency.	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC
	created to customer's account mandamed in same creeques/Dians foreign currency.	0.0025 % (with KD 2)-01 wax KD 25/-) + KD 2 postage of KD 10/- council in equivalent 1 e
	Collection food for Chaques/Drafts with drawn in international hanks abroad in EC/KD	
10/0	Collection fees for Cheques/Drafts withdrawn in international banks abroad in FC / KD	
12/2	1 1 1 1 1 1 I/D	
12/2	paid into KD account	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier
	credited to customer's account maintained in same Cheques/Drafts foreign currency.	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC
13/2	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collections)	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC
·	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC
13/2	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques
13/2	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC
13/2	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques
13/2	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser
13/2	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser
13/2 14/2	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/
13/2 14/2 14/2 3 1/3 2/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies
13/2 14/2 3 1/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps )	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6
13/2 14/2 3 1/3 2/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5
13/2 14/2 3 1/3 2/3 3/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 5
13/2 14/2 3 1/3 2/3 3/3 4/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps )  set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5
13/2 14/2 3 1/3 2/3 3/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 5  KD 5  KD 3
13/2 14/2 3 1/3 2/3 3/3 4/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-
13/2 14/2 14/2 2/3 3/3 4/3 5/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6
13/2 14/2 3 1/3 2/3 3/3 4/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6  KD 3
13/2 14/2 14/2 2/3 3/3 4/3 5/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6
13/2 14/2 14/2 2/3 3/3 4/3 5/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6  KD 3
13/2 14/2 3 1/3 2/3 3/3 4/3 5/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6  KD 3
13/2 14/2 3 1/3 2/3 3/3 4/3 5/3 6/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6  KD 3
13/2 14/2 3 1/3 2/3 3/3 4/3 5/3 6/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up  Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6 plus Additional KD 6 for cover when require
13/2 14/2 3 1/3 2/3 3/3 5/3 6/3 4/3 1/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up  Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees  25 leaves  50 leaves	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require KD 2/-
13/2 14/2  3 1/3 2/3 3/3 4/3 5/3  6/3	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees  25 leaves  50 leaves  cheque books issuance fees for the same day	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  on) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require KD 2/-  KD 2/- KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require KD 2/-  KD 3/
13/2 14/2 3 1/3 2/3 3/3 5/3 6/3 4/3 1/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees 25 leaves 50 leaves  cheque books issuance fees for the same day 25 leaves	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  on) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require KD 2/-  KD 2/  KD 3/  KD 2/  KD 3/
13/2 14/2  3 1/3 2/3 3/3  4/3 5/3  6/3  4/4 2/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees 25 leaves 50 leaves  cheque books issuance fees for the same day 25 leaves 50 leaves	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require KD 2/-  KD 2/  KD 3/
13/2 14/2  3 1/3 2/3 3/3  4/3 5/3  6/3  4 1/4  2/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps )  set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local  international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees  25 leaves  50 leaves  cheque books issuance fees for the same day  25 leaves  50 leaves  cheque books cancelation fees (if the customer did not collect in 1 month)	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require  KD 2/  KD 3/  KD 2/ per cheque book
13/2 14/2  3 1/3 2/3 3/3 5/3  6/3  4/3 5/3  6/3  4/4  3/4 4/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps )  set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local  international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees  25 leaves  50 leaves  cheque books issuance fees for the same day  25 leaves  50 leaves  cheque books cancelation fees (if the customer did not collect in 1 month)  cheque Stop Payment fees	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require  KD 2/  KD 3/  KD 2/  KD 3/
13/2 14/2  3 1/3 2/3 3/3 5/3  6/3  4/3 5/4 4/4 5/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up  Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees  25 leaves 50 leaves  cheque books issuance fees for the same day 25 leaves 50 leaves  cheque books cancelation fees (if the customer did not collect in 1 month)  cheque Stop Payment fees  Certified Cheques /Manager's Cheque issuing commission	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require  KD 2/  KD 3/  KD 2/ per cheque book
13/2 14/2  3 1/3 2/3 3/3 5/3  6/3  4/3 5/3  6/3  4/4  3/4 4/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps )  set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local  international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees  25 leaves  50 leaves  cheque books issuance fees for the same day  25 leaves  50 leaves  cheque books cancelation fees (if the customer did not collect in 1 month)  cheque Stop Payment fees  Certified Cheques /Manager's Cheque issuing commission  fees on Cheques returned for insufficient funds OR other reasons	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require  KD 2/  KD 3/  KD 2/  KD 3/
13/2 14/2  3 1/3 2/3 3/3 5/3  6/3  4/3 5/4 4/4 5/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps )  set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local  international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees  25 leaves  50 leaves  cheque books issuance fees for the same day  25 leaves  50 leaves  cheque books cancelation fees (if the customer did not collect in 1 month)  cheque Stop Payment fees  Certified Cheques /Manager's Cheque issuing commission  fees on Cheques returned for insufficient funds OR other reasons  Cheques drawn on us returned for insufficient funds	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/  KD 2/- per transaction plus Swift Charges KD 6  KD 5  KD 3  KD 2/- per transaction plus postage KD 2/-  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require  KD 2/  KD 3/  KD 2/  KD 3/
13/2 14/2  3 1/3 2/3 3/3 5/3  6/3  4/3 5/4 4/4 5/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees 25 leaves 50 leaves  cheque books issuance fees for the same day 25 leaves cheque books cancelation fees (if the customer did not collect in 1 month) cheque Stop Payment fees  Certified Cheques /Manager's Cheque issuing commission  fees on Cheques returned for insufficient funds OR other reasons Cheques drawn on us returned for other reasons (represent and other technical reasons)	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC  On) 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/ KD 2/- per transaction plus Swift Charges KD 6  KD 5 KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when required KD 2/- KD 3/ KD 2/- kD 3/  KD 2/- kD 3/ KD 2/- per cheque book KD 5/- per Cheque KD 5/-
13/2 14/2  3 1/3 2/3 3/3 5/3  6/3  4/3 2/4 4/4 5/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash  Drawn on banks within Kuwait received from our Correspondents  Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank  Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps )  set up  Follow-up and implementation monthly fees in advance  request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local  international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees  25 leaves  50 leaves  cheque books issuance fees for the same day  25 leaves  50 leaves  cheque books cancelation fees (if the customer did not collect in 1 month)  cheque Stop Payment fees  Certified Cheques /Manager's Cheque issuing commission  fees on Cheques returned for insufficient funds OR other reasons  Cheques drawn on us returned for insufficient funds	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/ KD 2/- per transaction plus Swift Charges KD 6  KD 5 KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require  KD 2/ KD 3/  KD 2/ KD 3/  KD 2/ KD 3/  KD 2/ per cheque book KD 5/- per Cheque KD 5/-
13/2 14/2  3 1/3 2/3 3/3 5/3  6/3  4/3 5/4 4/4 5/4 6/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees 25 leaves 50 leaves  cheque books issuance fees for the same day 25 leaves cheque books cancelation fees (if the customer did not collect in 1 month) cheque Stop Payment fees  Certified Cheques /Manager's Cheque issuing commission  fees on Cheques returned for insufficient funds Cheques drawn on us returned for insufficient funds Cheques drawn on us returned for other reasons (represent and other technical reasons)	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/ KD 2/- per transaction plus Swift Charges KD 6  KD 5 KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require  KD 2/ KD 3/  KD 2/ KD 3/  KD 2/ KD 3/  KD 2/ per cheque book KD 5/- per Cheque KD 5/-
13/2 14/2  3 1/3 2/3 3/3 5/3  6/3  4/3 5/4 4/4 5/4 6/4	credited to customer's account maintained in same Cheques/Drafts foreign currency.  Cheques/Clean Bills PURCHASED / FBP'S( checks Drawn on foreign banks sent under collect Commission issuing demand draft / swift transfer etc. by deducting the amount from the customer's account in the same currency / cash Drawn on banks within Kuwait received from our Correspondents Cheques returned unpaid  Standing order Payments  Standing order Payments Establishment Fee in the Bank Standing order Payments SWIFT Transfer in foreign currency  Standing order Payments Establishment Fee to cover accounts ( Account Sweeps ) set up Follow-up and implementation monthly fees in advance request to amend / change / stop Standing order Payments  local or foreign / swift transfers commission  Local international  local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC  Cheques  cheque books issuance fees 25 leaves 50 leaves  cheque books issuance fees for the same day 25 leaves cheque books cancelation fees (if the customer did not collect in 1 month) cheque Stop Payment fees  Certified Cheques /Manager's Cheque issuing commission  fees on Cheques returned for insufficient funds OR other reasons Cheques drawn on us returned for other reasons (represent and other technical reasons)	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC 0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques  0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if ser USD 40 or equivalent in other currencies  KD 5/ KD 2/- per transaction plus Swift Charges KD 6  KD 5 KD 3  KD 2/- per transaction plus postage KD 2/- KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- per transaction plus Swift Charges KD 6  KD 3  KD 2/- plus Swift Charges KD 6plus Additional KD 6 for cover when require  KD 2/ KD 3/  KD 2/ KD 3/  KD 2/ KD 3/  KD 2/ per cheque book KD 5/- per Cheque KD 5/-

	Quarterly	KD10/-
	Plus Refundable insurance	KD25/-
	medium 20 CM X 20 CM	
	Yearly	KD 50/-
	Quarterly	KD15/-
	Plus Refundable insurance	KD25/-
	L	KD20/-
	Large Vearly	KD 75/-
	Yearly	
	Quarterly	KD25/-
	Plus Refundable insurance	KD25/-
	Extra large	TT 4004
	Yearly	KD 100/-
	Quarterly	KD30/-
	Plus Refundable insurance	KD25/-
2/5	Replacement of lost / damaged broken key fees	KD25/-
<u>6</u>	Fees on other Services	
	fees on withdrawing KD 800 Or less inside the branch if the customer maintains ATM Card,	
1/6	waive this fee if the ,ATM machine is out of order Or customer is an Elderly, handicapped,	KD 1/-
	Blind OR illiterate	
2/6	Signature authentication / Signature authentication certificate fees	KD 5/-for authentication
3/6	Deposits OR Withdrawals in FC / GCC Currencies in Account same Currency.	
	Withdrawals in FC	0.50% (Min KD 2/-)
	Deposits in Currency notes other than US\$ and GCC Currencies	1 % (Min KD 2/- )
	Deposits in US\$ Currency up to US\$5000 in a day	0.25% (Min KD 2/-)
	Deposits in US\$ Currency above US\$5000	0.50% (Min KD 2/-)
4/6	For cheque books despatched by mail (Personal and Corporate)	plus KD 10 per courier
7	Shares Electronic Trading Fees	F
8	Electronic services for individuals	
	Commissions related to the accounts	
9		VD 2/
2/9	Dormant Account Charges from the date of account turning to dormancy	KD 2/- monthly
3/9	Commission / settlement / closing dormant account / inactive	KD 5/-
4/9	Closing of Account within 3 months of opening	KD 5/-
	16 to	
5/9	fees in the event of non-compliance with the terms of accounts with special privilege for	
5/9	fees in the event of non-compliance with the terms of accounts with special privilege for consecutive months	
5/9	consecutive months	VD 5/ monthly
5/9	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month	KD 5/- monthly
5/9	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)	KD 10/ + Interest Adjustment to cover the elapsed Notice Period
	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts) Premature withdrawal of Fixed Deposits	1
<u>10</u>	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts) Premature withdrawal of Fixed Deposits  fees for Bank Certificates	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest
10 1/10	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate	KD 10/ + Interest Adjustment to cover the elapsed Notice Period
<u>10</u>	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest
10 1/10	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest
10 1/10 11	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry
10 1/10 11 12	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy
10 1/10 11 12	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry
10 1/10 11 12	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy
10 1/10 11 12 1/12	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy
10 1/10 11 12 1/12	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/-
10 1/10 11 12 1/12 2/12 3/12	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/-
10 1/10 11 12 1/12 2/12 3/12 13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/-
10 1/10 11 12 1/12 2/12 3/12 13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment  fees to postpone the instalment payment for PIL / CL	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/-
10 1/10 11 12 1/12 2/12 3/12 13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment  fees to postpone the instalment payment for PIL / CL  Postponing the payment of monthly Loan Instalments	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/-
10 1/10 11 12 1/12 2/12 3/12 13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment  fees to postpone the instalment payment for PIL / CL  Postponing the payment of monthly Loan Instalments  Consumer Loan  Instalment Loan	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/-
10 1/10 11 12 1/12 2/12 3/12 13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment  fees to postpone the instalment payment for PIL / CL  Postponing the payment of monthly Loan Instalments  Consumer Loan	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/-
10 1/10 11 12 1/12 2/12 3/12 13 1/13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowU\$\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment  fees to postpone the instalment payment for PIL / CL  Postponing the payment of monthly Loan Instalments  Consumer Loan  Instalment Loan  Housing Loan  (Deferral fee will not be levied on request received from Customers during the month of Ramadan)	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/-
10 1/10 11 12 1/12 2/12 3/12 13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment  fees to postpone the instalment payment for PIL / CL  Postponing the payment of monthly Loan Instalments  Consumer Loan  Instalment Loan  Housing Loan  (Deferral fee will not be levied on request received from Customers during the month of Ramadan)  Instalment Default Fee	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/-
10 1/10 11 12 1/12 2/12 3/12 13 1/13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts) Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period For statements less than 6 months old For statements over 6 months old credit cards statements through customer service Center commission for Copies of sales Transaction Slips for ATM / Credit Cards fees to postpone the instalment payment fees to postpone the instalment payment for PIL / CL Postponing the payment of monthly Loan Instalments Consumer Loan Instalment Loan Housing Loan (Deferral fee will not be levied on request received from Customers during the month of Ramadan) Instalment Default Fee fees to defaulted instalment payment for PIL / CL	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/- KD2/- KD20/- KD20/-
10 1/10 11 12 1/12 2/12 3/12 13 1/13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment  fees to postpone the instalment payment for PIL / CL  Postponing the payment of monthly Loan Instalments  Consumer Loan  Instalment Loan  Housing Loan  (Deferral fee will not be levied on request received from Customers during the month of Ramadan)  Instalment Default Fee  fees to defaulted instalment payment for PIL / CL  Defaulted by 1 month	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/-
10 1/10 11 12 1/12 2/12 3/12 13 1/13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts) Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period For statements less than 6 months old For statements over 6 months old credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment  fees to postpone the instalment payment for PIL / CL Postponing the payment of monthly Loan Instalments  Consumer Loan Instalment Loan Housing Loan (Deferral fee will not be levied on request received from Customers during the month of Ramadan)  Instalment Default Fee  fees to defaulted instalment payment for PIL / CL Defaulted by 1 month Defaulted by more than one month	KD 10/+ Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/- KD 2/- KD20/- KD20/- KD20/-
10 1/10 11 12 1/12 2/12 3/12 13 1/13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts) Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period For statements less than 6 months old For statements over 6 months old credit cards statements through customer service Center commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment fees to postpone the instalment payment for PIL / CL Postponing the payment of monthly Loan Instalments Consumer Loan Instalment Loan Housing Loan (Deferral fee will not be levied on request received from Customers during the month of Ramadan)  Instalment Default Fee  fees to defaulted instalment payment for PIL / CL Defaulted by 1 month Defaulted by more than one month Consumer Loan	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/- KD 20/-  KD 5/- KD 5/- KD 5/-
10 1/10 11 12 1/12 2/12 3/12 13 1/13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts) Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period For statements less than 6 months old For statements over 6 months old credit cards statements through customer service Center commission for Copies of sales Transaction Slips for ATM / Credit Cards fees to postpone the instalment payment fees to postpone the instalment payment for PIL / CL Postponing the payment of monthly Loan Instalments Consumer Loan Instalment Loan Housing Loan (Deferral fee will not be levied on request received from Customers during the month of Ramadan) Instalment Default Fee fees to defaulted instalment payment for PIL / CL Defaulted by 1 month Defaulted by more than one month Consumer Loan Instalment Loan	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/- KD 2/- KD20/- KD20/- KD 30/-
10 1/10 11 12 1/12 2/12 3/12 13 1/13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts)  Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions.  Commissions for account statement copy / cheques copy By period  For statements less than 6 months old  For statements over 6 months old  credit cards statements through customer service Center  commission for Copies of sales Transaction Slips for ATM / Credit Cards  fees to postpone the instalment payment  fees to postpone the instalment payment for PIL / CL  Postponing the payment of monthly Loan Instalments  Consumer Loan  Instalment Loan  Housing Loan  (Deferral fee will not be levied on request received from Customers during the month of Ramadan)  Instalment Default Fee  fees to defaulted instalment payment for PIL / CL  Defaulted by 1 month  Defaulted by more than one month  Consumer Loan  Instalment Loan  Housing Loan  Instalment Loan  Housing Loan	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/- KD 20/-  KD 5/- KD 5/- KD 5/-
10 1/10 11 12 1/12 2/12 3/12 13 1/13	consecutive months  fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month Withdrawals without stipulated Notice for (Call and Notice Accounts) Premature withdrawal of Fixed Deposits  fees for Bank Certificates  commission of Issuance of Bank Certificates /Any Certificate  customer Call Center Commissions  account statement and notices Commissions  Commissions for account statement copy / cheques copy By period For statements less than 6 months old For statements over 6 months old credit cards statements through customer service Center commission for Copies of sales Transaction Slips for ATM / Credit Cards fees to postpone the instalment payment fees to postpone the instalment payment for PIL / CL Postponing the payment of monthly Loan Instalments Consumer Loan Instalment Loan Housing Loan (Deferral fee will not be levied on request received from Customers during the month of Ramadan) Instalment Default Fee fees to defaulted instalment payment for PIL / CL Defaulted by 1 month Defaulted by more than one month Consumer Loan Instalment Loan	KD 10/ + Interest Adjustment to cover the elapsed Notice Period Non-payment of interest  KD 5/- per certificate / KD 2/- for Ministry  KD 0.500 files per copy KD 1/- per copy KD 2/- KD 2/- KD 2/- KD 2/- KD20/- KD20/- KD 30/-