

#	Products and Services	Fees
1	Cards	
1/1	Annual Membership Fee	
	Classic - Visa/Master	KD 30/-
	Gold -Visa/Master	KD 60/-
	MasterCard Titanium	KD 80/-
	Platinum Card - Visa/Master	KD 100/-
	Visa Signature	KD 100/-
	Visa Infinite	KD 100/-
	MasterCard World	KD 150/-
	MasterCard World Elite	KD 250/-
	Visa Beewallet/ Visa Gift Card	KD 2.5/-
	MasterCard VIP Card	KD 10/-
	Qatar Airways Prepaid Card	KD 12/-
	X-Change Card	KD 12/-
	LuLu Hypermarket Prepaid Card	KD 15/-
	X-Change Card for City International Exchange Company clients	KD 12/-
	X-Change Card for Al Mulla International Exchange Company clients	KD 12/-
	X-Change Card for Bahrain Exchange Company clients	KD 12/-
2/1	Supplementary Card Issuance Charges	
	Supplementary MasterCard Titanium	KD 10/-
	Supplementary Platinum Card - Visa/Master	KD 10/-
	Supplementary Signature / Infinite Card	KD 10/-
	Supplementary MasterCard World	KD 20/-
	Supplementary MasterCard World Elite	KD 10/-
3/1	Renewal Fees	
	Classic - Visa/Master	KD 20/-
	Gold -Visa/Master	KD 30/-
	MasterCard Titanium	KD 80/-
	Platinum Card - Visa/Master	KD 100/-
	Visa Signature	KD 100/-
	Visa Infinite	KD 100/-
	MasterCard World	KD 150/-
	MasterCard World Elite	KD 250/-
	Beewallet/Gift Card	KD 2.5/-
	MasterCard VIP Card	KD 10/-
	Qatar Airways Prepaid Card	KD 12/-
	X-Change Card	KD 12/-
	LuLu Hypermarket Prepaid Card	KD 15/-
4/1	Fees on Upgrading a Card type to a higher type	

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	Upgrade from Gold to Platinum Card if more than 6 months since renewal date	KD 50/-
	if less than 6 months since renewal date	KD 30/-
5/1	Commission on reporting lost/stolen credit/Prepaid Cards	KD 5/-
6/1	Replacement Card Fee (Lost/Stolen)	
	Classic - Visa/Master	KD 20/-
	Gold -Visa/Master	KD 20/-
	MasterCard Titanium	KD 20/-
	Platinum Card - Visa/Master	KD 15/-
	Visa Signature	KD 15/-
	Visa Infinite	KD 15/-
	MasterCard World	KD 15/-
	MasterCard World Elite	KD 20/-
	Beewallet/Gift Card	KD 3/-
	MasterCard VIP Card	KD 5/-
	Qatar Airways Prepaid Card	KD 5/-
	X-Change Card	KD 5/-
	LuLu Hypermarket Prepaid Card	KD 20/-
7/1	Replacement Card Fee (Damage)	
	Classic - Visa/Master	KD 5/-
	Gold -Visa/Master	KD 5/-
	MasterCard Titanium	KD 5/-
	MasterCard World	KD 5/-
	MasterCard World Elite	KD 5/-
	Beewallet/Gift Card	KD 3/-
	MasterCard VIP Card	KD 5/-
	Qatar Airways Prepaid Card	KD 5/-
	X-Change Card	KD 5/-
	LuLu Hypermarket Prepaid Card	KD 5/-
8/1	Commission on PIN issuance	
	Issue of new PIN	KD 5/-
	X-change Card PIN replacement	/-KD 2.5
9/1	Commission for cash withdrawal through issuing bank	
10/1	Commission for cash withdrawal through (Local/International) Banks	
	Charges applicable for Burgan Bank Cardholders using other banks ATM's within Kuwait	
	Cash Withdrawal at KNET(ATM)	100 fils
	Balance Enquiry at KNET (ATM)	50 fils
	Cash withdrawals and balance enquiry through ATM outside Kuwait	Max. KD 1/-
11/1	Commissions on Unpaid balances	

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	Charges on Revolving Amount	2.5% over CBK rate + 0.5% monthly fees
12/1	Temporary increase in Credit Card limit	KD 10/- or 1% (the higher amount)
13/1	Commission on issue/Renew/lost/Reload prepaid (KD/FC) Cards	
	Prepaid Card Reload Fee - Beewallet, Gift, VIP, Xchange, Qatar Airways, Lulu HyperMarket	KD 1/-
14/1	Fast Cash Transfer from Credit Cards	4% or 4KD (the higher amount)
15/1	Request to deliver card through courier	KD 5/-
2	Banking Transfers	
1/2	Commission on Telex/Swift in KD/FC	
	Issue of Telex/Swift in KD	KD 4/-
2/2	Commission on telex/Swift in another FC or same FC	
	Issue of local Telex FC	KD 8/-
3/2	Commission on canceling Telex/Swift	
	Cancellation of issued Telex	KD 5/-
4/2	Commission on Cancelling Telex/Swift based on client request	
	Cancellation of DD with client returning the original	KD 5/-
5/2	Commissions on DD/TT	
	Issue of Demand Draft	KD 2/-
6/2	Total TT SWIFT charges for Burgan and Non Burgan Customers	KD 9/-
7/2	Re-issue DD with returning the original Cancellation of DD & Reissue of DD	KD 7/-
8/2	Cancellation of Stop payment of DD & Telex based on returning the original	KD 10/-
9/2	Stop payments of DD & Telex	KD 10/-
10/2	Issue DD through call centre (courier)	KD 3/-
11/2	Commissions on incoming Transfers	
	Other Banks Customer	0.2% Min. KD 2/-, Max. KD 10/-
	Cash Payment on counter	0.2% Min. KD 2/-
12/2	Telex/Transfer paid cash in KD or FC	
13/2	Commission on collecting and negotiating foreign T/C	
	T/C collection	0.2% Min. KD 2/- + KD 2/- postage (15 for express mail for each bundle of 10 cheques)
	T/C negotiation	0.7% Min. KD 5/- + KD 2/- postage
	Selling Travelers Cheques	
	Up to \$ 100000/- (or equivalent)	0.5% on purchase value
	Above to \$ 100000/- (or equivalent)	0.25% on purchase value

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14/2	External Inward collections	0.2% Min. KD 5/- + KD 2/- postage (KD 5/- for informing by Telex/Swift)
15/2	Cheques & Drafts Negotiation	0.7% Min. KD 5/- + KD 2/- postage (15 for express mail)
16/2	Request to amend swift message (customer mistake)	KD 3/- local transfer KD 8/- international transfer
3	Standing Orders	
1/3	Standing instruction for B.B. accounts	KD 5/- annually for establishing standing order instructions, with manual cancellation after three consecutive unsuccessful attempts 500 Fils for each transaction
2/3	Standing instruction to local banks by telex	KD 2/-
3/3	A/C sweep	KD 5/-
4/3	Request to amend sweep instruction	KD 5/-
5/3	Transfer from the customer's account to another customer's account at the client request (within the bank)	500 Fils for Individuals KD 1/- for Non-Individuals
4	Cheques	
1/4	Commissions on issuing Cheque books (50-25-10 leaves)	
	Issue of cheque books for 10 leaves	KD 2/-
	Issue of cheque books for 25 leaves	KD 5/-
	Issue of cheque books for 50 leaves	KD 7/-
2/4	Cancellation of cheque book (Not collected by customer within one month)	KD 3/-
3/4	Commission on stopping Cheque payment	
	Stop payment of cheque to stop one cheque to stop a cheque book (reported as stolen or lost)	KD 5/- KD 15/-
4/4	Commissions on Issue of certified cheques and Bankers cheque	
	Issue of certified cheques, CBK cheque & Bankers cheque	KD 5/-
5/4	Commission on canceling certified cheques and Bankers cheque	
	Cancellation of cheque stop payment	KD 5/- for each order
6/4	Commissions on returned cheque for any reason	
	Cheque returned due to any other reason beside NSF	KD 5/-
7/4	Commission on notifying the customer that more than 3 cheques have returned on his account	

#	Products and Services	Fees
	Cheque returned due NSF	KD 20/-
8/4	Commission for encashing a Cheque with an amount of KD 10,000 or more, except for Elderly people (60 years and above) or Special Needs customers.	KD 2.5
5	Safety Deposit Box	
1/5	Commission on renting SDBs based on size/type/period	
	Small SDB	KD 25/- annually KD 10/- quarterly
	Medium SDB	KD 50/- annually KD 15/- quarterly
	Large SDB	KD 100/- annually KD 30/- quarterly
	X Large SDB	KD 150/- annually
	XX Large SDB	KD 200/- annually
2/5	Commission on replacing Lost/Damaged/Broken key	
	Replacement of lost key	KD 25/-
3/5	Insurance for secondary SDB key	
	Insurance - Refundable	KD 25/-
6	Commissions on other services:	
1/6	Cash withdrawal for amount KD 1000 and below, over the counter except Elderly people, Handicapped, Blinds and Uneducated people...etc & Card holders when ATM is down	KD 1/-
2/6	Three times entering wrong PIN no. within 24 H.	150 FILS
3/6	Charges for insufficient balance in A/C for the first & second attempt within 24 hours	0/500 fils from ATM with no balance
4/6	Customer signature authentication	KD 5/-
5/6	Withdrawal of FC cash from same FC A/C	0.5% Min. KD 2/-
6/6	Commissions on soiled & stamped \$ notes	5%
7/6	Commission on sending international mail packages	
8/6	Utility Payments	Cash KD 2/- From A/C KD 1/-
9/6	Subscription fee in "Mobile Banking" service	KD 10 Annually for companies
10/6	Commissions to issue detailed statements for Family Fund customers	KD 5/-
11/6	Fee on "Point of Sale" and "Payment Gateway" services for merchants	As per the arrangements with merchants
12/6	Request to establish bank power of attorney on bank account	KD 5/-
13/6	Request to add / amend / remove account signature or to amend account holder name	KD 5/-
7	Commission related to online Stock exchange:	
1/7	Commission related to online stock exchange in kuwait/US Markets through online/smart Phones	
	Commissions for local and Regional markets:	

#	Products and Services	Fees
	Trading commission (Per trade)	The standard exchange approved market rates
	Modern Methods (Optional):	
	Live Streaming Quotes	KD 30 per month
	Research & Analysis Reports	KD 30 per month
	World Market Commissions	
	Commission on trading:	
	FX Trade	(2-3 points international pricing) + \$20
	CFD	(0.1 % on total value) + \$20
	Equity	\$22
	Modern Methods (Optional):	
	Live Streaming Quotes	\$40 per month
	Research & Analysis Reports	\$40 per month
8	Commissions related to Accounts:	
1/8	Commission on Dormant Accounts	
	Dormant accounts (Inactive for 6 months)	KD 2/- Monthly
2/8	Commissions on Closing Dormant Accounts	
	A/C opened & closed within three months from the date of opening.	KD 5/-
	Over drawn account charges	0.25% per month on balances deducted without approval on the approved limits
3/8	Commissions related to accounts that don't adhere to the terms for several continuous months	
	Minimum balance charges. NB: Fee will be charged only for retail accounts with an award program or a draw and other non-retail accounts	KD 2/- monthly
	Minimum balance charges for Call Account NB: For non-retail accounts	KD 5/- monthly
	Minimum balance charge for B- Gold Account NB: For non-retail accounts	KD 5/- monthly If Average Balance is less than KD 5000/- KD 10/- monthly if average balance is less than KD 1000/-
	Minimum balance charge for Value Pack Account. NB: Fee will be charged only for retail accounts with an award program or a draw.	KD 1/- monthly if balance falls below KD 20/-
9	Commissions on Banking Certificates	
1/9	Commission on issuing Banking Certificates/Other Certificates	
	Issue bank certificate	KD 5/-
	Issue of a credit certificate.	KD 10/-

#	Products and Services	Fees
10	Commissions on Call Center Services	
1/10	Commissions on transferring between B.B. Accounts	
2/10	Transfer within B.B. accounts through call centre.	KD 0/250 for each transaction, KD 3/- for confirmation of instructions, with manual cancellation after three successive unsuccessful attempts
11	Commissions on Statements and Notice Letters	
1/11	Commission on copying documents	
	Documents Copy (client request for copying paper irrelevant to bank)	Fils 0.500
2/11	Commission on Online Statement Request	
	Transactions and vouchers up to 6 months	KD 0/500 per page
	Transactions and vouchers (from 6 months up to 1 year)	KD 1 per page
	Transactions and vouchers (from 1 year up to 3 years)	KD 3/- Per Page
	Transactions and vouchers (from 3 years up to 5 years)	KD 5/- Per Page
	Transactions and vouchers (from 5 years up to 10 years)	KD 10/- Per Page
	Transactions and vouchers over 10 years	KD 20/- Per Page
3/11	Commission on requesting copy of statement/cheques based on period	
4/11	Visa/master card statement through call centre	KD 0/250 per page
5/11	Visa bills copy	KD 3/-
6/11	International advices by fax	KD 5/-
	Local advices by Fax	KD 2/-
7/11	Request credit card statement / prepaid card statement	KD 1 per page
12	Commission for postponing loan installments	
1/12	Commissions on postponing loan installments for retail loans	
	Consumer loan	Min. KD 15/-
	MBC	KD 20/- with loan term
	Housing Loan	KD 20/- with loan term
13	Commission on late loan installment payments	
1/13	Commission for postponing the payment of the monthly installment (for consumer and installment loans)	KD 5/-
	Insurance fees for Consumer loan	50% of the insurance premium paid to insurance Co. not to exceed maximum 2% of the principal loan amount
	Insurance fees for MBC & H/L	50% of the insurance premium paid to insurance Co. not to exceed maximum 2% of the principal loan amount

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	Consumer loan - per month	KD 20/-
	MBC - per month	KD 30/-
	H/L - per month	KD 30/-
2/13	Customer notification on the 3rd past due installment	
14	Cash Credit Facilities for Commercial Loans	
1/14	Collateral evaluation commission	Actual cost only which is paid to the evaluation Co.
	Insurance fees.	Actual cost only which is paid to the Insurance Co.
	Commissions & charges from contract amendments	KD 250/-
	Early settlement fees	1% of the facilities amount
	Fees from assignment of right with M.O. Justice	KD 20/- per assignment
	Rescheduling facilities	1% max of total facility
	Consultancy service	
	Investment portfolio / wealth management service»	Max. 0.5 % of the total value of the assets covered by such service.
	Commission consultancy service to clients contracting companies	0.5 % of the value of the project
	Preparing facilities contracts (Internal Notarized)	Min. KD 500/- Max. KD 2500/-
15	Non-Cash Credit Facilities	
1/15	LC>S & LG>S	
	Import - letters of credit	
	Establishing Foreign Credits	1/8% monthly Min. three months, a limit of KD 30/-
	Local/Clean	3/4% Min. three months, 1/4% monthly or Min. of KD 40/-
	Standby	3/4% Min. three months, 1/4% monthly or Min. of KD 40/-
	Transferable	1/4% flat per transaction, KD 15/- Min. for total transfer, Min. KD 20/- for partial transfer
	Revolving	1/4% for the first three months then 1/12 % on the nominal value of LC for the entire validity period, Min. KD 30/-
	Acceptance of L/C	1/8% per month, Min. KD 20/-
16	Import Amendments - L/C	
1/16	Local, Standby, Clean - Increase/Extension in L/C amount	1/4% min. three months- min. limit KD 25/-

#	Products and Services	Fees
	Foreign - Increase in L/C amounts	1/8% min. three months- min. limit KD 25/-
	Local/Standby/Clean L/C/Extension L/C	1/4% min. for each additional month, min. KD 25/-
	Foreign, L/Cs - extension of validity	1/8% min. for each additional month, min. KD 25/-
	Local receivable discount	KD 10/- per local receivable discount
	Advance against promissory notes	KD 10/- per advance against promissory note
	Bill collection	1/8% of bill amount min KD 30/-
2/16	LETTERS OF CREDITS-EXPORT	
	LC ADVISING COMMISSION	KWD 30/- FLAT
	LC ADVISING - AMENDMENT	KWD 15/- FLAT
	DOCUMENTS HANDLING COMMISSION	1/4% UNIFIED FEE MINIMUM KWD 30/-
	TRANSFERABLE LC	1/4% UNIFIED FEE MINIMUM KWD 30/-
17	Letters of guarantee	
1/17	Tender	1/10% monthly, min. three months, limit KD 30/-
	Others	1/8% monthly, min. three months, limit KD 30/-
	Purchase	1/4% monthly, min. three months, limit KD 40/--
	Shipping Guarantee	KD 25/- flat
	Domestic Guarantee	KD 31/- flat
18	Amendments-L/G's	
1/18	Tender	min. monthly 1/10%min limit KD 20/-
	Performance	min. monthly 1/8%min limit KD 20/-
	Purchase	min. monthly 1/4%min limit KD 20/-
	Commercial Loans granted to finance mega projects of specials nature.	Special arrangements with customers

#	Products and Services	Fees
19	Other Corporate Commissions	
1/19	Salaries	KD 1/- Crediting salaries of ministries & companies employees in their accounts with BB

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