

Schedule of Fees & Charges

Below are the fees and charges associated with our services

General Banking & Account Services	Charges
Customer Accounts:	
Opening an account	Free
Current Account – minimum monthly weighted average balance	BHD 300 / USD 800 / GBP 600 / EUR 350 QAR 2,900 / OMR 300 / KWD 245 AED 2,900 / SAR 2,950
Fee for falling below the minimum monthly weighted average balance – Current Account	BD 5 Monthly**
Savings Account – minimum monthly weighted average balance	BD 20
Fee for falling below the minimum monthly weighted average balance – Savings Account	BD1 Monthly**
*Minimum balance requirements also apply to the equivalent amount held in other currencies. For Savings Account, BD 1 monthly or the available balance, whichever is lower. For Current Account, BD 5 monthly or the available balance, whichever is lower. **Orphans, widows, disabled clients, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Development, students, and any client with a monthly salary below BD250 are to be exempted from such fee these customers should contact meem Care on 17776336 with proof of their special status for exemption.	

Account Statement	
Through Online Banking or ATM	Free
Monthly statement by email	Free
ATM mini statement	Free
Through the Store	Free

Fund Transfers / Remittances	Charges
Within meem Bahrain	Free
Local Transfers within Bahrain (Local Currency)	
Fawri+ up to BHD 100	Free
Fawri+ above BHD 100	BHD 0.100
Fawri	BHD 0.100
Fawateer	Free
International transfer (Foreign Currency)	International Transfer Charges
Banker's Cheque issuance	BHD 1.500
Banker's Cheque cancellation	Free
Local Transfers within Bahrain (Local Currency)	
Standing instruction set up (or amendments)	Free
Within meem Bahrain	Free
GCC & International	International Transfer Charges
Insufficient balance penalty	BHD 5.000

Debit Cards	Charges
First Issuance of Card & PIN	Free
Card Renewal	Free
Card Re-issuance (upon customer request)	BHD 3.000
Cash Withdrawal in Bahrain	Free
Cash Withdrawal in GCC - GCC Net	BHD 1.000
Cash Withdrawal outside GCC - Visa Network	BHD 2.500
Balance Enquiry in Bahrain	Free
Balance Enquiry within GCC	BHD 0.300
Charge-back fee for rejected claims	BHD 5.000
Foreign Exchange Fee	2.25%

Store Charges	Charges
Over the counter cash withdrawal within Debit Card limit	Free
Over the counter cash withdrawal above Debit Card limit	Free

Credit Card	Charges
Annual Fees	Free
Administrative Fees	Free
PIN Replacement Fees	Free
Card Re-issuance Fees (upon customer request)	BHD 5.000
Credit Insurance Fee	Free
Late Payment Fees	BHD 10.000
Charge-Back Fee (for rejected claims)	Free
Cash Withdrawal and Transfer Fee	BHD 5.000
Foreign Exchange Fee	2.00%
Profit Rate	Monthly 1.85% Annually 22.20%
Installment Program Fee	Free
Installment Program Profit Rate	0% on all terms

Savings Account		
Assigned Investment Participation Weightage	Expected Profit Rate	Modarib Share of Profit
100%	0.05%	99%

* International Transfer Charges:			
Currency	Bank Fee	Correspondent Bank Charges	Amount (BHD)
USD	5.000	5.000	10.000
GBP	5.000	10.000	15.000
EUR	5.000	8.500	13.500
QAR	5.000	Free	5.000
OMR	5.000	Free	5.000
KWD	5.000	Free	5.000
AED	5.000	Free	5.000
SAR	5.000	Free	5.000

Personal Finance	Charges
Administrative Fees	1%+VAT of the financing amount capped at BD100.
Cost of Commodity Delivery (when opting for Commodity Delivery)	BHD 200
Early Repayment Fees	1% of the outstanding credit facility amount or BHD 10 whichever is lower
Late Payment Charges	BHD 25
Insurance Cost	BHD 0 (free)
Outstanding Balance / Release Letter	BHD 0 (free)