

June 2026		Corporate Fees & Commissions List	
1	Cash credit facilities		
1.1	Mortgage fees	KD50 per mortgage	
1.1.2	Mortgage valuation Fee: Residential Buildings		
1.1.2	Building up to 6 floors	At cost paid to real estate valuation company	
1.1.2	Building 6 floors		
1.1.2	Commercial Complex		
1.1.3	Commitment fee on overdraft	0.5% during the facilities and extension period	
1.1.4	Facility Cancellation fee	0.5% on undrawn balances from last day of grace period till expiry date	
1.1.5	<b>Amendment/re-allocation fees</b> Categories from (A) to (E): "All representing accounts which require most effort in terms of time allocated in handling the accounts and "E" meaning accounts requiring least amount of time		
1.1.5	Customers Category (A)	KD200	
1.1.5	Customers Category (B)	KD150	
1.1.5	Customers Category (C)	KD100	
1.1.5	Customers Category (D)	KD50	
1.1.5	Customers Category (E)	KD25	
1.1.6	Reschédule / Restructure fee	0.25% Flat	
1.1.7	<b>Restructuring Credit Facilities:</b> A. Projection of future financial and market conditions, analysis of assets and commitments movement trend, for the purpose of restructuring the company's financial position in line with the customer's needs, and for providing the appropriate banking finance. B. Reallocating credit facilities amounts to credit limits, authorization for additional utilization of one of the credit limits against reducing the limit of another credit facility. C. Reclassification and replacement of existing credit facilities with new credits. D. Determination of the terms and conditions for credit facilities limits: 1. Finance tenor. 2. Rescheduling and renewal 3. Type of collateral and coverage ratio.	0.25%	
1.1.8	<b>Approval of excess to customer's established limits under exceptional terms</b> Permission to exceed the established cash and non-cash credit facilities limits, such as current account, overdraft facilities, loans, LCs and LGs.	KD10 per transaction	
1.1.9	<b>Corporate commercial loans:</b> A) Early settlement commission for corporate loans in case of granting new loan. B) Early settlement commission for corporate loans, without granting new loan.	1% of the early settled amount. 3% of the early settlement amount.	
1.2	<b>Corporate customer services</b>		
1.2.1	<b>Corporate account opening</b> Application for account opening and all copies of relevant documents (memorandum of association, articles of association, persons authorized to manage the accounts, their authority, as well as other documents), are sent to the legal counsel for review and advice, prior to opening the account, especially companies under incorporation	KD5/- per each account	
1.2.2	Insurance on mortgaged assets	At actual cost paid to the insurance company	
1.2.3	Syndication fees	As per loan agreement	
2	<b>Letters of Credit (LCs)</b>		
2.1	<b>Open Credit</b>		
2.1.1	<b>Clean &amp; Standby Credits</b>		
2.1.1.1	Unsecured	0.75% first 3 months (minimum period), thereafter 0.25% per month or part thereof (minimum KD50)	
2.1.1.2	Secured	0.375% (first 3 months minimum period), and then 100% cash margin 0.125% per month or part thereof (minimum KD25)	
2.1.2	<b>Documentary credits</b>		
2.1.2.1	L/C opening commission	0.125% p.m. or part thereof (min. 3 months, min. KD25)	
2.1.3	<b>Amendment commission</b>		
2.1.3.1	Increase / decrease in L/C amount	0.125% per month or part thereof (min. 3 months, min. KD25)	
2.1.3.2	Extension of validity	0.125% per month (minimum KD15)	
2.1.3.3	Other amendments	KD15 flat	
2.1.3.4	Reimbursement fees	Min. KD20 for each drawing or at cost if higher	
2.1.3.5	Cancellation of unutilized L/Cs (if the entire LC is unutilized)	KD10	
2.1.3.6	Authorization to negotiate expired L/C	0.25% flat (min. KD15)	
2.1.3.7	L/C by full telex (Local)	KD60 or at cost if higher	
2.1.3.8	Full SWIFT (Local)	KD30	
2.1.3.9	Courier	KD25	
2.1.3.10	Communication fee	KD3	
2.1.3.11	Correspondent's charges	At cost	
2.2	<b>Inward Letters of Credit</b>		
2.2.1	<b>Documentary, Clean, &amp; Standby Credit</b>		
2.2.1.1	Advising commission	KD25 flat	
2.2.1.2	Confirmation commission	0.125% per month or part thereof (min. 3 months / min. KD20)	
2.2.1.3	Amendment commission	KD15	
2.2.1.4	Negotiation commission	0.25% flat (min. KD30)	
2.2.1.5	Documents sent on collection basis	0.125% flat (min. KD30)	
2.2.1.6	Documents sent on approval basis	0.25% flat (min. KD20)	
2.2.1.7	Cancellation of unutilized L/C	KD20	
2.2.1.8	Discrepancy handling fees	KD15 per transaction with discrepancies	
2.2.1.9	Reimbursement fee per claim	KD20	
2.2.1.10	Acceptance commission—confirmed L/C	0.125% flat (min. KD20)	
2.2.1.11	Acceptance commission — unconfirmed L/C	KD15	
2.2.1.12	Exchange compensation	0.25% flat (min. KD5)	
2.2.1.13	Transit period interest	3 month LIBOR + 2%	
2.2.2	<b>Transferable LCs</b> If the Beneficiary requests to transfer the credit to another beneficiary. The charges in respect to transfer are payable by the first beneficiary unless otherwise specified in the LC.		
2.2.2.1	Fully transferred	0.25% flat (min. KD15)	
2.2.2.2	Partially transferred	0.25% flat/transfer (min. KD25)	
2.2.2.3	Processing of bill for discounting	USD 3	
2.2.2.4	Courier	KD25	
2.2.2.5	Communication charges (local mail / fax postage)	KD3	
2.3	<b>Revolving Letters of Credit</b>		
2.3.1	Opening LCs	0.125% per month (min. 3 months, KD25) and 0.25% flat on each drawing	
2.4	<b>Local Letters of Credit</b>		
2.4.1	Issuance	0.75% for first 3 months, thereafter 0.25% per month (min. KD50)	
2.4.2	Amendments (extension of validity, increase value...)	0.25% flat (min. KD25)	
2.4.3	Negotiation commission	0.25% flat (min. KD30)	
2.4.4	Reimbursement fees	KD20 per payment	
2.4.5	L/N by full telex (local)	KD10	
3	<b>Collection</b>		
3.1	<b>Inward Bills for Collection:</b> The following tariff is for Clean & Documentary bills for collection received from abroad & shall apply even if a bill is delivered free of payment or returned to sender unpaid.		
3.1.1	<b>Outward Bills for Collection</b> Bills presented by the customer and drawn on various foreign banks are sent for collection, and their amounts are credited to customers account after collection, upon his request.	KD7 per bill (in case of presenting more than one bill in two different names drawn on two different banks, each bill will be treated separately in this case)	
3.1.2	<b>Purchased bills for collection</b> Bills for collection in foreign currencies drawn on foreign banks are purchased from bank customers upon their request	Credit to KAccount / FC account: 0.03% of cheque amount + KD1 (postage fee) + KD7 (tele fee + KD3) correspondent bank commission. - Returned for any reason KD5 correspondent bank commission.	
3.1.3	Documentary	0.125% flat (min. KD15)	
3.1.4	Clean (including cheques)	0.0625% flat (min. KD5)	
3.1.5	Paying bank charges	KD10 per remittance or bill	
3.1.6	Parcel handling charges (air freight + post parcel)	KD0.250 parcel (min. KD3, max. KD10)	
3.1.7	Kuwait Airways charges	KD1 per delivery order	
3.1.8	Safe custody	KD10 per quarter	
3.1.9	Exchange compensation	0.25% (min. KD5)	
3.1.10	Insurance of goods and overdue bills	0.05% per month (min. KD1)	
3.1.11	Overdue bills	0.0625% per month or min. KD15	
3.1.12	Accepted guaranteed bill	0.125% per month or part thereof (min. KD25)	
3.2	<b>Extension of due date of accepted bills</b>		
3.2.1	Ordinary bills for collection	0.0625% flat per extension (min KD10)	
3.2.2	Guaranteed bills for collection	0.125% per month (min. KD15)	
3.2.3	Postage	KD3	

3.2.4	Courier	KD25 or at cost if higher
3.3	<b>Outbound bills for collection</b>	
3.3.1	<b>Comission</b>	
3.3.2	Clean bills	0.0625% flat (min. KD10)
3.3.3	Documentary	0.125% flat (min. KD10)
3.3.4	Cheques/drafts	KD7 per transaction
3.3.5	Postage	KD3
3.3.6	Courier	KD10 (cheque) KD25 (other)
3.4	<b>Bills Drawn under outward Credits</b>	
3.4.1	<b>Fees</b>	
3.4.1.1	Bills settled in Kuwaiti Dinars	10.5% per annum
3.4.1.2	Bills settled in Foreign Currency	3 month LIBOR + 2%
3.4.1.3	Insurance against fire	0.05% per month (min. KD1)
3.4.1.4	Discrepancy handling fee	USD 60 + telex charges
3.4.1.5	Excess Drawing	0.125% flat (min. KD15)
3.4.1.6	Authorization to negotiate restricted L/Cs	KD15
3.4.1.7	Acceptances	0.125% per month (min. KD15)
3.4.1.8	Parcel handling charges (air freight + post parcel)	KD0.250 parcel (min. KD5, max. KD10)
3.4.1.9	Exchange compensation	0.25% (min. KD5)
3.4.1.10	Processing fee for each L/C refinancing bill	KD1
4	<b>Non-Cash facilities</b>	
4	<b>Guarantees</b>	
4.1	<b>On behalf of other banks or 1st class insurance Co.'s</b>	
4.1.1	<b>Tender Guarantees</b>	
4.1.1.1	Up to KD150,000/-	0.125% per 3 months or part thereof. Min. KD50
4.1.1.2	Above KD150,000/-	0.001 (1 per Mill) per 3 months or part thereof min. KD187.500
4.1.2	Performance / Maintenance / Retention / Advance Payment Guarantees	
4.1.2.1	Up to KD250,000/-	0.125% per 3 months or part thereof min. KD50
4.1.2.2	Above KD250,000/-	0.001 (1 per Mill) per 3 months or part thereof min. KD312.500
4.1.3	Purchase guarantees & Standby L/Cs	0.375% for first 3 months, thereafter 0.125% per month (min. KD50)
4.1.4	Shipping Guarantee	0.125% per month (min. 2 months, or min. KD50)
4.1.5	General amendments / increase in amount and/or extension of validity: same rates applicable at issuance	Min. KD15
4.1.6	<b>Handling charges on guarantees received from abroad</b>	
4.1.6.1	Advising commission	According to standard arrangements with correspondents
4.1.6.2	Amendment	According to standard arrangements with correspondents
4.2	<b>On behalf of customers</b>	
4.2.1	<b>Unsecured</b>	
4.2.1.1	Tender Guarantees	0.125% per 3 months (min. KD20)
4.2.1.2	Contract Guarantees - Retention, Advance Payment - Performance	0.25% per month (min. KD20) 0.125% per month (min. KD20)
4.2.1.3	Purchase guarantees (Labor & Standby L/Cs)	0.75% first 3 months thereafter 0.25% p.m. (min. KD50)
4.2.1.4	Guarantees for insurance companies as per insurance laws	2% per year
4.2.1.5	Guarantees for credit facility when bank issues its guarantee to another bank requesting to grant specific credit facilities	0.75% for first 3 months, thereafter 0.125% per month (Min. KD50)
4.2.1.6	Car Guarantees	1% per year (Min. KD25)
4.2.1.7	Telephone Guarantees	2% per year (Min. KD20)
4.2.1.8	Others	0.125% per month (Min. KD20)
4.2.2	<b>Secured (100% cash margin)</b>	
4.2.2.1	Tender Guarantees	0.0625% per 3 months or part thereof, min. KD20
4.2.2.2	Contract/performance/maintenance guarantees	0.0625% per month or part thereof, min. KD20
4.2.2.3	Retention/advance payment	0.125% per month or part thereof, min. KD20
4.2.2.4	Purchase guarantees (Labor & Standby L/Cs)	0.375% for first 3 months thereafter 0.125% per month or part thereof, min. KD25
4.2.2.5	Guarantees for insurance companies as per insurance laws	2% per year
4.2.2.6	<b>Guarantees for credit facility</b> When bank issues its guarantee to another bank requesting to grant specific credit facilities	0.375% first 3 months, thereafter 0.125% per month (min. KD25)
4.2.2.7	Car Guarantees (KT)	1% per year (min. KD25)
4.2.2.8	Telephone Guarantees	2% per year (min. KD20)
4.2.2.9	Guarantees favoring embassies for maids	KD10 flat
4.2.2.10	Shipping Guarantees	KD25 flat
4.2.2.11	Others	0.0625% per month or part thereof, min. KD20
4.2.3	<b>General Guarantees</b>	
4.2.3.1	General amendments / increase in amount and/or extension of validity: same rates applicable at issuance	Minimum KD5
4.2.3.2	Postage	KD1
4.2.3.3	Courier	KD25 or at cost if higher
4.2.3.4	Correspondent charges	At cost
4.2.3.5	Non-standard L/Gs	KD50 per L/G, plus normal L/G charges
4.2.3.6	Transfer between non-consumer customers: Service for corporate clients whereby amounts are transferred between customers' account at their request.	KD1
5	<b>Advisory Services Fees:</b> Provide CB clients with advisory solutions and professional support: A) Market economic analysis and trends therein. B) Determine customer's business standards and requirements, such as capital, expected level of debt, average stock level, and average number of days for receivable and payable accounts. C) Perform detailed studies on different sectors and activities, taking into account future forecasts for the sector in the light of local and regional developments. D) Assessment of opportunities available in the market, threats for the customer's business, new companies within the customer's business sector, and the main influential economic factors E) Feasibility Studies. F) Cash flows analysis and forecast. G) Finance requirements and structure. H) Advisory services on treasury business	1%
6	<b>Cash &amp; Cheques Delivery Service (from customer to Bank, or Bank to Customer)</b>	KD25 per delivery
7	<b>Cheques</b>	
7.1	<b>Cheque book issuance fees- Retail, according to category (25 leaves, 50 leaves)</b>	
7.1	<b>Issuance of 1 cheque book (10 leaves)</b> From the branch	KD2
7.1	through the ATM	KD2
7.1	through the CCC	KD2
7.1	<b>Issuance of 1 cheque book (25 leaves)</b> From the branch	KD5
7.1	through the ATM	KD5
7.1	through the CCC	KD5
7.1	<b>Issuance of 1 cheque book (50 leaves)</b> From the branch	KD7
7.1	through the ATM	KD7
7.1	through the CCC	KD7
7.2	<b>Customized Cheques:</b> 1000 cheques	As agreed between the Bank and Customer
7.3	<b>Kuwaiti Dinar Cheques Cashing Fee</b> Cash payment of cheque amounting to KD10,000 or more	KD2.5 - Elderly customers (60 years and older) and those with special needs are excluded 2.5 د.ك. - مسنين (60 عاماً وأكثر) وذوي الاحتياجات الخاصة
8	<b>Corporate Accounts SMS Package</b>	
8.1	First Offer up to 1000 SMS	KD25
8.2	Second Offer from 1001 to 5000 SMS	KD50
8.3	Third Offer from 5001 to 10000 SMS	KD100
8.4	Fourth Offer from 10001 and above	KD200
9	<b>Host to Host Payment Service</b>	
9.1	One-time Subscription Fees of KD350 collected upon signing the agreement with the client.	
9.2	Service Maintenance Fees of KD20 collected monthly.	
10	<b>Corporate Online Banking Fees</b>	
10.1	Domestic payment transfer	KD0.5
10.2	International Payment transfer	KD3
10.3	Correspondent bank fee if any will be charged and covered	
10.4	Internal payment Transfers	Free

3.3	<b>سندات مائدة برسم التحصيل الخارج</b>	
3.3.1	<b>العمولة</b>	
3.3.2	سندات نظيفة	0.0625% فلتة (بحد أدنى 10 د.ك.
3.3.3	سندات مصنفة	0.125% فلتة (بحد أدنى 10 د.ك.
3.3.4	الشيكات/ السندات المصرفية	7 د.ك. عن كل عملية
3.3.5	خدمة البريد	د.ك.
3.3.6	بريد التسليم باليد	10 د.ك. (الشيكات) 25 د.ك. (أخرى)
3.4	<b>سندات مسدودة على اعتمادات مائدة</b>	
3.4.1	<b>الرسوم</b>	
3.4.1.1	سندات مسدودة بالبنك الكويتي	10.5% سنوياً
3.4.1.2	سندات مسدودة بالبنك الأجنبية	أسعار بنوك لمدة ثلاثة أشهر + 2%
3.4.1.3	الأمين ضد الحريق	0.05% لكل شهر وحد أدنى 1 د.ك.
3.4.1.4	رسوم معالجة الأوراق في المصارف	60 دولار أمريكي بالإضافة إلى أجرة التلخيص
3.4.1.5	التأجير في البنك	0.125% فلتة (بحد أدنى 15 د.ك.
3.4.1.6	التوصي بخلاف الاعتمادات المصدرة	15 د.ك.
3.4.1.7	اعتمادات الفوتول	0.125% per month (min. KD15)
3.4.1.8	أجور متابعة الظروف الحرجية الشحن الجوي والظروف اليربحية	250 د.ك. لكل طلب وحد أدنى 5 د.ك. وحد العملي 10 د.ك.
3.4.1.9	توضيح سعر الصرف	
3.4.1.10	رسوم معالجة كل سند خارج لائحة اعتماد	1 د.ك.
4	<b>السندات الغير مريحة</b>	
4.1	<b>الضمانات</b>	
4.1	<b>تأية عن بنوك أخرى وشركات التأمين من الدرجة الأولى</b>	
4.1.1	<b>ضمانات متناقصة</b>	
4.1.1.1	لغاية 150,000 د.ك.	0.125% per 3 months or part thereof. Min. KD50
4.1.1.2	أكثر من 150,000 د.ك.	0.001 (1 per Mill) per 3 months or part thereof min. KD187.500
4.1.2	أكثر من 150,000 د.ك.	
4.1.2.1	ضمانات الإيجار/العقارية/محدود ضمان/الخدمة المقدمة	0.125% per 3 months or part thereof min. KD50
4.1.2.2	لغاية 250,000 د.ك.	0.001 (1 per Mill) per 3 months or part thereof min. KD312.500
4.1.2.3	أكثر من 250,000 د.ك.	
4.1.3	ضمانات الشراء والاعتمادات الاحتياطية	0.375% for first 3 months, thereafter 0.125% per month (min. KD50)
4.1.4	ضمانات الشحن	0.125% per month (min. 2 months, or min. KD50)
4.1.5	تعديلات عملة الإيداع البالغ و/ أو تعديل ضريبة الكفالة بحسب بنسب الكفالة	Min. KD15
4.1.6	<b>رسوم معاملة الضمانات المستمدة من الخارج</b>	
4.1.6.1	عمولة التبليغ	وفق الترتيبات المعمول بها مع المراسلين الخارجيين
4.1.6.2	التصديقات	وفق الترتيبات المعمول بها مع المراسلين الخارجيين
4.2	<b>تأية عن العملاء</b>	
4.2.1	<b>غير مضمونة</b>	
4.2.1.1	ضمانات المتعاملات	0.125% per 3 months (min. KD20)
4.2.1.2	ضمانات المصارف	0.25% per month (min. KD20) 0.125% per month (min. KD20)
4.2.1.3	ضمانات المصارف	0.75% first 3 months thereafter 0.25% p.m. (min. KD50)
4.2.1.4	ضمانات العمل والاعتمادات الاحتياطية	2% per year
4.2.1.5	الضمانات المضمونة لشركات التأمين بموجب فوائس التأمين	0.75% for first 3 months, thereafter 0.125% per month (Min. KD50)
4.2.1.6	ضمانات السهول التجارية	1% per year (Min. KD25)
4.2.1.7	ضمانات السيارات (KT)	2% per year (min. KD20)
4.2.1.8	ضمانات الهاتف	2% per year (min. KD20)
4.2.1.9	ضمانات لصالح السفارات بخصوص جوازات السفر	KD10 flat
4.2.1.10	ضمانات الشحن	KD25 flat
4.2.1.11	أخرى	0.0625% per month or part thereof, min. KD20
4.2.2	<b>ضمانات المصارف (بحد أقصى 100%)</b>	
4.2.2.1	ضمانات المتعاملات	0.0625% per 3 months or part thereof, min. KD20
4.2.2.2	ضمانات المصارف	0.0625% per month or part thereof, min. KD20
4.2.2.3	ضمانات المصارف	0.125% per 3 months thereafter 0.125% per month or part thereof, min. KD25
4.2.2.4	ضمانات العمل والاعتمادات الاحتياطية	2% per year
4.2.2.5	الضمانات المضمونة لشركات التأمين بموجب فوائس التأمين	0.375% first 3 months, thereafter 0.125% per month (min. KD25)
4.2.2.6	ضمانات السهول التجارية	1% per year (min. KD25)
4.2.2.7	ضمانات السيارات (	