

Retail Fees and Commissions List - December 2025

| Current Product/Service | | Charge |
|-------------------------|--|--|
| 1 | Cards | |
| 1.1 | Credit/ Prepaid/ ATM Cards Issuance Fees by card/category | |
| | Visa Classic card issuance fees | KD 30 |
| | Visa Gold card issuance fees | KD 50 |
| | Visa Platinum card issuance fees | KD 50 |
| | Visa Signature card issuance fees | KD 60 |
| | Visa Infinite card issuance fees | KD 100 |
| | Visa Corporate card issuance fees | KD 150 |
| | Mastercard Classic card issuance fees | KD 30 |
| | Mastercard Titanium card issuance fees | KD 30 |
| | Mastercard Platinum issuance fees | KD 50 |
| | Mastercard World card issuance fees | KD 150 |
| | Mastercard World Elite fees | KD 180 |
| | Prepaid Card issuance fees | KD10 |
| | Credit/ Prepaid/ ATM Card Renewal Fees by card/category | |
| | Visa Classic Renewal fees | KD 30 |
| | Visa Gold Renewal fees | KD 50 |
| | Visa Platinum Card Renewal fees | KD 50 |
| | Visa Signature card Renewal fees | KD 60 |
| | Visa Infinite card Renewal fees | KD 100 |
| 1.2 | Visa Corporate card Renewal fees | KD 150 |
| | Mastercard Classic Renewal fees | KD 30 |
| | Mastercard Titanium Renewal fees | KD 30 |
| | Mastercard Platinum Renewal fees | KD 50 |
| | Mastercard World Renewal fees | KD 150 |
| | Mastercard World Elite Renewal fees | KD 180 |
| | Prepaid Card Renewal fees | KD10 |
| | Supplementary Credit Card Renewal Fees by card/category | |
| | Visa Classic Renewal fees (Supplementary Card Issuance/Renewal) | KD 15 |
| | Visa Gold Renewal fees (Supplementary Card Issuance/Renewal) | KD 20 |
| 1.3 | Visa Platinum Renewal fees (Supplementary Card Issuance/Renewal) | KD 25 |
| | Visa Signature Renewal fees (Supplementary Card Issuance/Renewal) | KD 30 |
| | Visa Infinite Renewal fees (Supplementary Card Issuance/Renewal) | KD 50 |
| | Mastercard Classic Renewal fees (Supplementary Card Issuance/Renewal) | KD 15 |
| | Mastercard Titanium Renewal fees (Supplementary Card Issuance/Renewal) | KD 15 |
| | Mastercard Platinum Renewal fees (Supplementary Card Issuance/Renewal) | KD 25 |
| | Mastercard World Renewal fees (Supplementary Card Issuance/Renewal) | KD 75 |
| | Mastercard World Elite Renewal fees (Supplementary Card Issuance/Renewal) | KD 90 |
| 1.4 | Credit /Prepaid/ATM Card lost/theft reporting by card/category | |
| | Credit Card lost /theft reporting | KD 15 |
| 1.5 | Credit/Prepaid/ATM card express mail delivery Fees | |
| | local /credit/prepaid/ATM card delivery by express courier service | KD 5 |
| | Overseas /credit/prepaid/ATM Card delivery by express courier service | KD 15 |
| 1.6 | Commission on Debit/Outstanding Amount | |
| | Fees on Credit Card Outstanding Debit Balances | 0.5% monthly service fee + maximum contractual interest rate on KD lending transactions for a maximum of one year (CBK discount rate + 2.5%) |
| | Credit Card Late Payment Fees | 0.75% Of outstanding amount for all maturity dates at minimum ok KD 3.500 |
| 1.7 | Fees on Credit/Debit Cards that have not been received by the customer after months from issuance | |
| | Non-received Card Fees only for newly issued debit/credit/prepaid cards | KD 10 if the card was not received within 3 months of its issuance |
| 1.8 | Credit Card limit (increase/decrease) change fees per customer request | |
| | Credit Card Limit Change (all credit cards only) | KD 5 |
| 1.9 | Prepaid Card Issuance/ Renewal/ Replacement/ Recharge (KD, FC) | |
| | Prepaid Card Reload Fees (KD, FC) | Free |
| | Re-issuance/replacement of Credit Card | KD 10 |
| | Re-issuance/replacement of Prepaid Card | KD 5 |
| | Re-issuance/replacement of ATM (Debit Card) | KD 5 |
| | Re-issuance/replacement of ATM (Debit Card) - AlAml Account | KD 1 |
| | Credit Card Instant Payment | 500 fils for each instant payment transaction through Branch or CCC Staff |
| | Prepaid Card Reload | 500 fils for each reload transaction through Branch or CCC Staff |
| | Re-issuance/replacement of Mastercard World Elite Metal card | KD 100 |
| | Other Credit Card Commissions | |
| | Customer Copy of Sale Voucher | KD 3 per copy |
| | Credit Card Statement of Account request (from branch, or via CCC) | KD 2.5 for first page, KD 1 per each following page |
| | KD cash withdrawal from Prepaid Card | 250 fils for withdrawal from ATMs of other banks Free of charge for withdrawal from Gulf Bank ATMs |
| 1.10 | Markup applied on Foreign Currency transactions, as well as Kuwaiti Dinar transactions made outside Kuwait, using Credit / Debit / Prepaid cards | 3% of each transaction amount |
| | FC cash withdrawal from Prepaid Card | USD 1, GBP 1, Euro 1, for withdrawal from ATMs of other banks, according to card currency Free of charge for withdrawal from Gulf Bank ATMs |
| | Cash Withdrawal Commission via the issuer bank | 5% (minimum KD1) |
| | Cash Withdrawal Commission via other banks (local, international) | 5% (minimum KD1) |
| | Commission on quasi-cash transactions | |
| | Commission on quasi-cash transactions through credit cards for all channels (locally and internationally) | 5% (minimum KD1) |
| | Commission on quasi-cash transactions through prepaid cards for all channels (internationally) | KD 1 for each transaction |
| | Commission on quasi-cash transactions through prepaid cards for all channels (locally) | 250 Fils for each transaction |
| | Easy Pay fees | |
| | 3 Months | 3 KD |
| | 6 Months | 6 KD |
| | 9 Months | 9 KD |
| | 12 Months | 12 KD |
| 2 | Money Transfers | |
| 2.1 | KD/FC local Transfer/Swift Commission | |
| | Telex/Swift transfer to local bank, debiting customer's KD account | KD 5 |
| | Telex/SWIFT transfer to local bank, debiting customer's KD account (amount below USD 50,000) | KD 8 |
| | Telex transfer to local bank, debiting customer's KD account (amount over USD 50,000) | KD 10 |
| 2.2 | Outbound Transfer Commissions (Swift) for GB/ non-GB customers | |
| | Telex transfer issuance fee | KD 9 |
| | Telex transfer issuance fee (covered by correspondent bank) | KD 12 |
| 2.3 | Confirmation Commission on Transfer/ Swift Issuance/ Cancellation at customer's request | |
| | Telex Transfer Cancellation Fees at the request of the customer | KD 5 |
| | Money Transfer Issuance Confirmation Fee | KD 5 telex fees |
| 2.4 | Money Transfer/Demand Draft Commissions | |
| | KD Demand Draft Issuance | KD 5 |
| | KD Demand Draft Cancellation | KD 5 |
| 2.5 | Transfer/Swift received and transferred to local/international banks in KD/FC | |
| | Inbound Foreign Transfers (foreign transfers received by correspondent banks and transferred to customers accounts with local/international banks) | Derived foreign exchange rate + telex charges KD 6 |
| 2.6 | Foreign cheques collection and negotiation | |
| | Purchase of foreign transfers: Cash/deposit to KD account | Fee for 10 days (minimum KD2) + KD 5 |
| | Cash in the same FC | Fee for 10 days (minimum KD2) + KD 5 |
| | Foreign cheques for collection | KD 7+ courier charge KD 10 |

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| 2.7 | Foreign Transfer received by telex to be credited to customer's account with the bank/ with another bank paid in KD or USD in cash, paid in FC in cash. | |
| | Credit to customer's GB account | KD 2 |
| | Credit to customer's non-GB account | KD 6 |
| | Paid in KD or USD in cash | KD 2 |
| | Paid in FC in cash | KD 2 + 1% |
| 2.8 | AFAQ GCC RTGS Transfer | KD 5 |
| 3 | Standing Orders (SO) | |
| 3.1 | Monthly commission on SO within GB/local banks/local companies | |
| | Transfer to installment companies (KFH & Facilities Co.) | KD 2 |
| 3.2 | Commission on SO Request/ Amendment/ Change/ Stop | |
| | SO application request (personal) | KD 5 |
| 3.3 | Commission on transfer between customer's accounts, or to account of other customer with the bank | |
| | Commission on transfer between customer's accounts or to another customer's (within GB) | 500 fils |
| | Commission on transfer between customer's accounts (same customer within GB) | 500 fils |
| 3.4 | Local or foreign transfer/swift commission | |
| | Transfer to local bank | KD 5 |
| | Overseas telex transfer | KD 9 |
| 3.5 | Foreign transfer with cover for local/overseas swift in FC or GCC currency | |
| | Foreign transfer with telex cover | KD12 |
| 3.6 | Transfer to charities and NGOs | |
| | Transfer to charities | Free |
| | Service establishing fee for deductions to commercial a/c & investment companies | KD 10 |
| | Service establishing fee accounts including charity, NGO, government etc. | KD 5 |
| | Monthly deduction Amendment fee | KD 1 |
| | Transfer fee to associations of public utility | 250 fils |
| | | |
| 4 | Cheques | |
| 4.1 | Cheque book issuance fees- Retail, according to category (10 leaves,25 leaves,50 leaves) | |
| | Issuance of 1 cheque book (10 leaves) | |
| | From the branch | KD 2 |
| | Through the ATM | KD 2 |
| | Through the CCC | KD 2 |
| | Through online banking (e-gulf bank) | KD 2 |
| | Issuance of 1 cheque book (25 leaves) | |
| | From the branch | KD 5 |
| | Through the ATM | KD 5 |
| | Through the CCC | KD 5 |
| | Through online banking (e-gulf bank) | KD 5 |
| | Issuance of 1 cheque book (50 leaves) | |
| | From the branch | KD 7 |
| | Through the ATM | KD 7 |
| | Through the CCC | KD 7 |
| | Through online banking (e-gulf bank) | KD 7 |
| | | |
| | Cancellation Commission of Cheque Book (if not received by customer within a month) | |
| | Cancellation Commission of Cheque Book not received by the customer | KD 2 |
| 4.3 | Cancellation Commission of lost/stolen Cheque Book | KD 10 |
| 4.4 | Cheque stop payment commission | KD 7 |
| 4.5 | Issuance Commission on secured SO/certified cheque/ cash SO | |
| | KD Cashier's Cheque issuance | KD 5 |
| 4.6 | Cancellation Commission certified cheque | KD 10 |
| 4.7 | Commission on returned cheque for insufficient funds or other reasons | |
| | For insufficient funds | KD 20 |
| | For other reasons | KD 5 |
| 4.8 | Kuwaiti Dinar Cheques Cashing Fee | |
| | Cash payment of cheque amounting to KD 10,000 or more | KD 2.5 - Elderly customer (60 years and older) and those with special needs are excluded |
| | Cancellation of Kuwaiti Dinar banker's cheque | KD 5 |
| 5 | Safe Deposit Lockers | |
| 5.1 | Custody Service- Envelopes leased annually to keep private documents upon customer | KD 25 p.a. |
| 5.2 | Safe Deposit Boxes Rental Commission depending on size/type/period | |
| | Small-sized box | |
| | For one year | KD 30 |
| | Medium-sized Box | |
| | For one year | KD 50 |
| 5.3 | Large-sized Box | |
| | For one year | KD 100 |
| | Largest Size Box | |
| | For one year | KD 200 |
| 5.4 | Safe Deposit Boxes Rental Commission for Kuwait International Airport T1 depending on size/type/period | |
| | Small- sized box | |
| | For one week | KD 15 |
| | For one month | KD 30 |
| 5.5 | Medium- sized box | |
| | For one week | KD 25 |
| | For one month | KD 50 |
| | | |
| 5.6 | Replacement Commission for lost Key /damaged/ broken Box | |
| | Key Replacement | KD 50 |
| 6 | Other service commissions | |
| 6.1 | Commission on Cash Withdrawal from branch of KD 1000 or less for ATM cardholders. | |
| | (No commission is charged if the ATM is not working, and the service is free for elderly bank customers, disabled, blind and illiterate) | KD 2 |
| 6.2 | Commissions on Cash Withdrawal, Balance Inquiry from ATM of local banks or outside Kuwait | |
| | Balance Inquiry locally & Internationally for all cards (debit/credit/prepaid) | 50 fils |
| | Cash withdrawal (from ATM of other banks) – Electron Card | 100 fils |
| | Overseas Cash withdrawal (debit/prepaid cards) | KD 1 for each withdrawal transaction |
| 6.3 | Commission on Signature validation/ Signature validation certificate | |
| | Signature verification certificate | KD 5 |
| | Any other certificate | KD 5 |
| 6.4 | Interactive Voice Response (IVR) Service | |
| | This service allows transfer between the accounts of the same customer and to request telex account statement | Transfer fee between accounts of same customer is free Send account statement by fax free, free for following pages |
| 6.5 | Commission on Transfer from account to another within GB - Retail | |
| | Transfer between customer's accounts (another customer account) from within the branch | KD 1 |
| | Transfer between customer's accounts (same customer) from within the branch | KD 1 |
| | Local transfer from one customer's account to another within via e-banking (e-gulf bank) | Free |
| 6.6 | Request for issuance/ cancellation of bank POA | KD 5 |
| 6.7 | Utility Bills Payments for GB and non-GB customers (Customs , Others bills through e-banking). | |
| | Customs | KD 2 for Gulf Bank customers KD 10 for non-Gulf Bank customers |
| | Others | KD 2 for Gulf Bank customers KD 10 for non-Gulf Bank customers |
| | | |
| 6.8 | SMS Service Set Up and Renewal | |
| | A. Mobile Banking (SMS) service for first year | Free |
| | B. Mobile Banking (SMS) service renewal fee for each following year | Free |

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| 6.9 | Salary Deposit | |
| | Credit of salaries to the accounts/manual transaction | KD 1 |
| | Inquiry from branch on salary deposit to the account | KD 1 |
| 6.10 | Commission for failure to update Civil ID | KD 1 |
| 7 | Online Trading Fees | |
| 7.1 | Securities trading through online& mobile banking in Boursa Kuwait and Stock Exchange in: Egypt-Saudi Arabia- United Arab Emirates - Oman- USA - Europe | |
| | The Bank charges KD 5 one time upon opening the account. The Bank will charges a fee of 500 fils per customer trade. | |
| 7.2 | US Stock Online Trading | |
| | Service request | Free |
| | Stock fee (buy/sell) | USD 24.95 |
| | Option fee (with finance margin) | USD 24.95 |
| | Fee per contract | USD 2 |
| | Broker assistance request fee | USD 39.95 |
| | Request for issuance of a replacement share certificate | KD 5 |
| | Allocation of certification of succession to heirs and issuance of shares certificate | KD 5 |
| | Request for issuance of replacement of a damaged share certificate | KD 5 |
| | Request for share balance certificate | KD 5 |
| | Request for share pledge | KD 5 |
| | Request for merging a set of certificates | KD 5 |
| | Request for mortgage writing-off | KD 5 |
| 7.3 | Shareholder's account activity inquiry | |
| | Less than 10 years | KD 10 |
| | 10 years and over | KD 50 |
| | Request transfer of share ownership | KD 2 |
| | Authentication of share certificate | KD 2 |
| 7.3 | Cash FOREX | |
| | Cash Deposit or Withdrawal of Foreign Currencies to / from an account in the same currency | Cash deposit in the same account currency: 0.25% Cash withdrawal from the same currency account: 0.50% |
| 8 | Retail Online Banking | |
| 8.1 | Online local/overseas transfer | |
| | Online local transfer | Free |
| | Online overseas transfer | Free |
| 8.2 | Correspondent Bank Fees | |
| | *Correspondent bank fees, if any, will be charged and covered. | |
| | Online cheque Book Issuance by category | |
| | Issuance 1 of cheque book (10 leaves) | KD 2 |
| 8.2 | Issuance of cheque book (25 leaves) | KD 5 |
| | Issuance of cheque book (50 leaves) | KD 7 |
| 9 | Accounts Commissions | |
| 9.1 | Dormant Accounts Commissions | |
| | Dormant account reactivation fee | KD 5 |
| 9.2 | Closure of account before/after a certain period | |
| | Closure of account from within the branch: | |
| | - If account closed before 3 months from opening | KD 1 |
| 9.3 | - If closed after 3 months from opening | Free |
| | Monthly Account Maintenance Fees (Al Danah Account) | KD 2 monthly if account balance drops below KD 200 any day of the month |
| | Account Maintenance Fees (Al Danah Account): If there are no transaction made on the account for 4 year period, the account will be made dormant. Al-Danah account has no dormant charges | Free |
| | | |
| 9.4 | SME Account Segment | |
| | Fees for breaching terms and conditions for SME Segment (Non-Individual) - Normal Package | KD 25 - Monthly |
| | Fees for breaching terms and conditions for SME Segment (Non-Individual) - Premium Package | KD 50 - Monthly |
| 10 | Bank Certificates Commissions | |
| 10.1 | Bank/Other Certificates Commissions | |
| | Clearance Certificate | KD 5 |
| | Issuance of customer financial position certificate for submittal to auditors (for less than 6 months) | KD 5 |
| | Signature validation certificate | KD 5 |
| | Any other certificate | KD 5 |
| | Issuance of certificates to auditors (for over 6 months) | KD 25 |
| 10.1 | Customer financial position and liabilities certificate, issued upon customer request for submittal to auditors | |
| | | |
| 11 | CCC Commissions | |
| 11.1 | Commission on Transfers between GB accounts | If same CIF its free, if Different CIF (customer who has a POA/Guardian) free. No relation Different CIF is KD 1 |
| 12 | Commission on issuance of account statements and various advices | |
| 12.1 | Copy of Document | |
| | Archive Documents | KD 1 for each document less than 1 year |
| | Additional copies of account statements, various advices, and other documents requested by customer | KD 2 for each document from 1 year to 5 years |
| | | KD 5 for each document from 5 years to 10 years |
| 12.2 | Commission on account statement request (from branch, bank website(online banking) or CCC) | |
| | Request account statement (from branch , ATM, bank website (online banking), or CCC) | KD 2.500 for first page, and KD1 per each following page |
| | Account statement for one month via CCC | 500 fils |
| | Account statement for three months by fax via CCC | KD 1 |
| | Account statement for six months by fax via CCC | KD 2 |
| 12.3 | Credit Card account statement request from CCC | |
| | Credit Card account statement request via CCC | KD 5 |
| 12.3 | Free | |
| 13 | Installment deferment commission | |
| 13.1 | Installment deferment commission on Consumer or any other loans | |
| | Housing loan | KD 100 |
| | Any other loans | KD 20 |
| 14 | Deferment commission on Outstanding Installments | |
| 14.1 | Deferment commission on Monthly Installments (Installment and Consumer loans) | |
| | Any other loans | KD 20 |
| 14.2 | Installment default Penalty applied according to amount category | |
| | Installment default fees: | |
| | Up to KD 200 | KD 5 |
| | Up to KD 500 | KD 10 |
| | Up to KD 1000 | KD 15 |
| | Up to KD 2000 | KD 25 |
| | Up to KD 5000 | KD 50 |
| | Up to KD 10000 | KD 100 |
| | Over KD 10001 | KD 180 |
| | | |
| 15 | Loan interest rate | |
| 15.1 | Consumer loan | 6.5% |