بنك الخليج
GULF BANK

Retail Fees and Commissions List - November 2026

	Current Product/Service	Charge
1	**Cards**	
1.1	**Credit/ Prepaid/ Debit 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
1.2	**Credit/ Prepaid/ Debit 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
	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
1.3	**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
	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/Debit Card lost/theft reporting by card/category**	
	Credit Card lost /theft reporting	KD 15
1.5	**Credit/Prepaid/Debit card express mail delivery Fees**	
	local /credit/prepaid/Debit card delivery by express courier service	KD 5
	Overseas /credit/prepaid/Debit 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 5 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**	
	Prepaid Card Reload Fees	Free for reloading through the IVR and Mobile Application
	Re-issuance/replacement of Credit Card	KD 10
	Re-issuance/replacement of Prepaid Card	KD 5
	Re-issuance/replacement of Debit Card	KD 5
	Re-issuance/replacement of Debit Card - AlAmil 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
1.10	**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
	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%
	Cash Withdrawal Commission via other banks (local, international)	5%
	Commission on quasi-cash transactions	
	Commission on quasi-cash transactions through credit cards for all channels (locally and internationally)	2.5%
	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
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
4.2	**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
4.9	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
	Large-sized Box	
	For one year	KD 100
	Largest Size Box	
	For one year	KD 200
5.3	**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
	Medium- sized box	
	For one week	KD 25
	For one month	KD 50
5.4	**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.	KD 2
	(No commission is charged if the ATM is not working, and the service is free for elderly bank customers, disabled, blind, illiterate and Eidiya transactions)	
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
	Insufficient funds for local and international transactions on all cards (debit/credit/ prepaid)	50 fils for local transactions
		100 fils for international transactions
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/ cancelation 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
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
	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
	Correspondent Bank Fees	*Correspondent bank fees, if any, will be charged and covered.
8.2	**Online cheque Book Issuance by category**	
	Issuance 1 of cheque book (10 leaves)	KD 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
	- If closed after 3 months from opening	Free
9.3	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
	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
		KD 10 for each document over 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
	Account statement for one year by fax via CCC	KD 5
12.3	**Credit Card account statement request from CCC**	
	Credit Card account statement request via CCC	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%
15.2	Housing loan	6.5%
16	**Treasury Transactions Commissions**	
16.1	Request or collection of treasury bonds or bills for customer account	KD 5
16.2	Buy/sell treasury bonds/bills for customer account	KD 5
16.3	Maintain treasury bonds/bills at custody for customer account	KD 25
16.4	Inquiry on transactions made six months or over ago	KD 50
16.5	Inquiry on Foreign exchange rates and fixed deposits six months ago and over	KD 50
16.6	Cash margin trading account statement for one month	KD 1 per page
16.7	Customer inquiry on non-receipt/payment	KD 7