



## 2026 يناير

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	<b>Collection</b>	
	<b>Inward Bills for Collection:</b>	
3.1	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 accepted by the customer and drawn on various foreign banks are sent for collection, and their amounts are credited to customer's account after collection, upon his request	KD7 per bill (in case of presenting more than one bill on 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 KDaaccount / FC account: 0.005% of cheque amount + (KD1) postage fee + (KD7) telex fee + (KD3) correspondent bank commission. - Returned for any reason: KD5 correspondent bank commission.
3.1.3	<b>Documentary</b>	0.125% flat (min. KD15)
3.1.4	<b>Clean (including cheques)</b>	0.0625% flat (min. KD5)
3.1.5	<b>Paying bank charges</b>	KD10 per remittance or bill
3.1.6	<b>Parcel handling charges (air freight + post parcel)</b>	KD0.250 parcel (min. KD3, max. KD10)
3.1.7	<b>Kuwait Airways charges</b>	KD1 per delivery order
3.1.8	<b>Safe custody</b>	KD10 per quarter
3.1.9	<b>Exchange compensation</b>	0.25% (min. KD5)
3.1.10	<b>Insurance of goods and overdue bills</b>	0.05% per month (min. KD1)
3.1.11	<b>Overdue bills</b>	0.0625% per month or min. KD15
3.1.12	<b>Accepted guaranteed bill</b>	0.125% per month or part thereof (min. KD25)
3.2	<b>Extension of date of accepted bills</b>	
3.2.1	<b>Ordinary bills for collection</b>	0.0625% flat extension (min. KD10)
3.2.2	<b>Guaranteed bills for collection</b>	0.125% per month (min. KD15)
3.2.3	<b>Postage</b>	KD3
3.2.4	<b>Counter</b>	KD25 or at cost if higher
3.3	<b>Outbound bills for collection</b>	
3.3.1	<b>Commission</b>	
3.3.2	<b>Clean bills</b>	0.0625% flat (min. KD10)
3.3.3	<b>Documentary</b>	0.125% flat (min. KD10)
3.3.4	<b>Cheques/drafts</b>	KD7 per transaction
3.3.5	<b>Postage</b>	KD3
3.3.6	<b>Courier</b>	KD10 (cheques) KD25 (others)
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	0.15% flat (min. KD15)
3.4.1.6	Authorization to negotiate restricted L/Cs	KD15
3.4.1.7	Accepted	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 refinance 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 Mille) per 3 months or part thereof. Min. KD187,500
4.1.1.3	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 Mille) per 3 months or part thereof. Min. KD187,500
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. KD20, or min. KD5)
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	0.375% for first 3 months, thereafter 0.25% per month (Min. KD25)
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 mails	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/Cs	KD50 per L/C, plus normal L/C 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 GC clients with advisory solutions and professional support: A) Market economic analysis and trends therein. B) Determine customers' 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 customers' business, new companies within the customers' 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>	
	<b>Cheque book issuance fees -Retail, according to category (25 leaves, 50 leaves)</b>	
	<b>Issuance of 1 cheque book (10 leaves)</b> From the branch through the ATM through the CCC	KD2 KD2 KD2
	<b>Issuance of 1 cheque book (25 leaves)</b> From the branch through the ATM through the CCC	KD5 KD5 KD5
	<b>Issuance of 1 cheque book (50 leaves)</b> From the branch through the ATM through the CCC	KD7 KD7 KD7
	<b>Customized Cheques:</b>	
7.2	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 (50 years and older) and those with special needs are excluded
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 Fees	Correspondent bank fee if any will be charged and covered
10.4	Internal payment Transfers	Free

January 2026		
Corporate Fees & Commissions List		
1	Cash credit facilities	
1.1	Mortgage fees	KD50 per mortgage
	Mortgage valuation Fee:	
	Residential Buildings	
1.1.2	Building up to 6 floors	At cost paid to real estate valuation company
	Building 6 floors	
	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
Amendment/re-allocation fees		
Category from (A) to (E): "A" 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
	Customers Category (B)	KD150
	Customers Category (C)	KD100
	Customers Category (D)	KD50
	Customers Category (E)	KD25
1.1.6	Reschedule / Restructure fee	0.25% Flat
Restructuring Credit Facilities:		
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.		
1.1.7	C. Reclassification and replacement of existing credit facilities with new credits.	0.25%
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.		
Approval of excess to customer's established limits under exceptional terms:		
1.1.8	Permission to exceed the established cash and non-cash credit facilities limits, such as current account, overdraft facilities, loans, L/Cs and L/Gs.	KD10 per transaction
Corporate commercial loans:		
A) Early settlement commission for corporate loans in case of granting new loan.		
1.1.9	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	Corporate customer services	
Corporate account opening		
1.2.1	Application for account opening and all copies of relevant documents (memorandum of association, articles of association, persons authorized to manage the account, 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
1.3	Small enterprises optional services package	
Online transactions package in 1 month:		
1.3.1	2 online international transfers	The bank charges a monthly lump sum of KD5/-
	2 online local transfers	
	2 standing orders	
Cheque books package in 1 month:		
1.3.2	Issuance of 1 cheque book (25 leaflets) or 2 online international money transfers	The bank charges a monthly lump sum of KD5/-
	2 standing orders	
1.4	Other fees	
Installment Postponement Fee:		
1.4.1	Housing loans	KD100
	All Other loans	KD20
Penal Interest/Fee on delayed installment		
1.4.2	Upto KD400	KD5
	Upto KD800	KD10
	Upto KD1200	KD15
	Upto KD2000	KD25
	Upto KD5000	KD50
	Upto KD10000	KD100
	Above KD10001	KD180
1.4.3	Housing loan real estate appraisal fee	At actual cost paid to the valuation company
1.4.4	Partial Payment < 50% of outstanding	1% of the paid amount
1.4.5	Partial Payment > 50%	3% of the paid amount
A. The service is optional to customer.		
B. In case the customer opts for insurance, his/her approval shall be obtained, subject to the following:		
- Insurance charges shall be equally shared by the bank and the borrower at the rate of 50% for each party, with the amount of insurance charges borne by the customer not to exceed a maximum of 2% of the loan amount.		
- The bank shall bear the remaining percentage of the insurance charges, which shall not be less than the percentage borne by the customer.		
- Insurance premiums shall be charged over the life of the loan, so as to be payable on a monthly charge basis with the loan monthly installment. In the event the customer prepay his loan before its maturity (early settlement) he/she shall be relieved from paying the remaining insurance premiums.		
1.5	Salary Advance Fees	
1.5.1	Annual fee	KD10
1.5.2	Renewal fee	KD10
1.5.3	Outstanding debit balance fees	Monthly interest applicable to debit balances.
2	Letters of Credit (L/Cs)	0.5% monthly + maximum contractual interest rate for rolldown transactions, not exceeding one year
2.1	Outward Credits	
2.1.1	Clean & Standby Credits	
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	Documentary credits	
2.1.2.1	L/C opening commission	0.125% p.m. or part thereof (min. 3 months, min. KD25)
2.1.3	Amendment commission	
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 utilized L/Cs (If the entire L/C 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 L/C	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	Inward Letters of Credit	
2.2.1	Documentary, Clean, & Standby Credit	
2.2.1.1	Advising commission	KD25 flat
2.2.1.2	Confirmation commission	0.125% per month or part thereof (min 3 month / min KD30)
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 utilized 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%
Transferable L/Cs		
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 L/C.		
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	Transfer charges (local mail / fax postage)	KD3
2.3	Revolving Letters of Credit	
2.3.1	Opening L/Cs	0.125% per month (min. 3 months, KD25) and 0.25% flat on each drawing
2.4	Local Letters of Credit	
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