

Fees and commissions for conventional banks

Bank : NBAD -Kuwait BR

1 CARDS	
1/1	Issue Fee
	Classic Cards
	Gold Cards
	Platinum Cards
1/2	Renewal Fee
	Classic Cards
	Gold Cards
	Platinum Cards
1/3	Replacement Fee
	CREDIT CARDS
	For lost/stolen Cards.
	Due to normal wear and tear
	DEBIT CARDS
	Replacement Fee (For lost/stolen Cards. Not applicable if Card is damaged due to normal wear and tear)
1/4	PIN Reprint fee
1/5	Cash Advance Fee(Local-International)
1/6	Interest Rate
1/7	Late Payment Fee
1/8	Temporary Increase in Credit Card Limit Fee
1/9	Cash Advance Fee in KD OR FC
2 Swift Transfer (Local) & (International)	
2/1	Swift Transfer (Local)
	Local commission transfer/ Swift in foreign currencies or in the same foreign currency
2/2	If Drafts OR Transfers are issued in FC by debit to Accounts in the same FC
	If Drafts OR Transfers are issued in FC by Payment in Cash to Accounts in the same FC,
2/3	Swift Transfers (International) Bank clients / non-bank customers
2/4	PAYMENT ORDER /Demand Draft fees
2/5	Demand Draft issuing fees for NBAD customers/ non NBAD customers
2/6	PAYMENT ORDER Demand Draft issuing fees with OR without original
2/7	cancellation / Stop Payment charges for Demand Draft(original submit)
	Stop Payment charges for Demand Draft /swift
2/9	TRANSFERS/swift received & transfer to Local / international in FC & KD
	Local Swift
	international swift
2/10	TRANSFERS/swift Paid in Cash in FC & KD
	If paid in KD
	If paid in same FC

2/11	F.C Cheques/Drafts payable and Collection fees	
	paid into KD account	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier
	credited to customer's account maintained in same Cheques/Drafts foreign currency.	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC
2/12	Collection fees for Cheques/Drafts withdrawn in international banks abroad in FC / KD	
	paid into KD account	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier
	credited to customer's account maintained in same Cheques/Drafts foreign currency.	0.0625% (Min KD 2/- or Max KD 25/-) + KD 2 postage or KD 10/- courier in equivalent FC
2/13	Cheques/Clean Bills PURCHASED / FBP'S(checks Drawn on foreign banks sent under collection)	0.7% (Min KD 5/-) + postage KD 2/- per 10 cheques
2/14	Commission issuing demand draft / swift transfer.. etc. by deducting the amount from the customer's account in the same currency / cash	
	Drawn on banks within Kuwait received from our Correspondents	0.125% (Min KD 2/- & Max KD 10/-) + Postage KD 2/- by post or KD 6/- if sent by Swift
	Cheques returned unpaid	USD 40 or equivalent in other currencies
3	Standing order Payments	
3/1	Standing order Payments Establishment Fee in the Bank	KD 5/
3/2	Standing order Payments SWIFT Transfer in foreign currency	KD 2/- per transaction plus Swift Charges KD 6
3/3	Standing order Payments Establishment Fee to cover accounts (Account Sweeps)	
	set up	KD 5
	Follow-up and implementation monthly fees in advance	KD 5
3/4	request to amend / change / stop Standing order Payments	KD 3
3/5	local or foreign / swift transfers commission	
	Local	KD 2/- per transaction plus postage KD 2/-
	international	KD 2/- per transaction plus Swift Charges KD 6
3/6	local or foreign / swift transfers commission SWIFT Transfer in foreign currency Or GCC	KD 3
		KD 2/- plus Swift Charges KD 6 plus Additional KD 6 for cover when required
4	Cheques	
4/1	cheque books issuance fees	
	25 leaves	KD 2/
	50 leaves	KD 3/
4/2	cheque books issuance fees for the same day	
	25 leaves	KD 2/
	50 leaves	KD 3/
4/3	cheque books cancelation fees (if the customer did not collect in 1 month)	KD 2/ per cheque book
4/4	cheque Stop Payment fees	KD 5/- per Cheque
4/5	Certified Cheques /Manager's Cheque issuing commission	KD 5/-
4/6	fees on Cheques returned for insufficient funds OR other reasons	
	Cheques drawn on us returned for insufficient funds	KD 25/-
	Cheques drawn on us returned for other reasons (represent and other technical reasons)	KD 5/-

5 DEPOSIT LOCKERS		
5/1	DEPOSIT LOCKERS Rent commission as per size/ type/ term	
	Small 20CM X10CM	
	Yearly	KD 25/-
	Quarterly	KD10/-
	Plus Refundable insurance	KD25/-
	medium 20 CM X 20 CM	
	Yearly	KD 50/-
	Quarterly	KD15/-
	Plus Refundable insurance	KD25/-
	Large	
	Yearly	KD 75/-
	Quarterly	KD25/-
	Plus Refundable insurance	KD25/-
	Extra large	
	Yearly	KD 100/-
	Quarterly	KD30/-
	Plus Refundable insurance	KD25/-
5/2	Replacement of lost / damaged broken key fees	KD25/-
6 Fees on other Services		
6/1	fees on withdrawing KD 800 Or less inside the branch if the customer maintains ATM Card, waive this fee if the ,ATM machine is out of order Or customer is an Elderly, handicapped, Blind OR illiterate	KD 1/-
6/2	Signature authentication / Signature authentication certificate fees	KD 5/-for authentication
6/3	Deposits OR Withdrawals in FC / GCC Currencies in Account same Currency.	
	Withdrawals in FC	0.50% (Min KD 2/-)
	Deposits in Currency notes other than US\$ and GCC Currencies	1 % (Min KD 2/-)
	Deposits in US\$ Currency up to US\$5000 in a day	0.25% (Min KD 2/-)
	Deposits in US\$ Currency above US\$5000	0.50% (Min KD 2/-)
6/4	For cheque books despatched by mail (Personal and Corporate)	plus KD 10 per courier
7 Shares Electronic Trading Fees		
8 Electronic services for individuals		
9 Commissions related to the accounts		
9/2	Dormant Account Charges from the date of account turning to dormancy	KD 2/- monthly
9/3	Commission / settlement / closing dormant account / inactive	KD 5/-
9/4	Closing of Account within 3 months of opening	KD 5/-
9/5	fees in the event of non-compliance with the terms of accounts with special privilege for consecutive months	
	fees if the balance of Call & Notice Accounts when falls belowUS\$1,500 during the month	KD 5/- monthly
	Withdrawals without stipulated Notice for (Call and Notice Accounts)	KD 10/ + Interest Adjustment to cover the elapsed Notice Period
	Premature withdrawal of Fixed Deposits	Non-payment of interest
10 fees for Bank Certificates		
10/1	commission of Issuance of Bank Certificates /Any Certificate	KD 5/- per certificate / KD 2/- for Ministry

11	customer Call Center Commissions	
12	account statement and notices Commissions	
12/1	Commissions for account statement copy / cheques copy By period	
	For statements less than 6 months old	KD 0.500 files per copy
	For statements over 6 months old	KD 1/- per copy
12/2	credit cards statements through customer service Center	KD 2/-
12/3	commission for Copies of sales Transaction Slips for ATM / Credit Cards	KD 2/-
13	fees to postpone the instalment payment	
13/1	fees to postpone the instalment payment for PIL / CL	
	Postponing the payment of monthly Loan Instalments	
	Consumer Loan	KD15/-
	Instalment Loan	KD20/-
	Housing Loan	KD20/-
	(Deferral fee will not be levied on request received from Customers during the month of Ramadan)	
14	Instalment Default Fee	
	fees to defaulted instalment payment for PIL / CL	
	Defaulted by 1 month	KD 5/-
	Defaulted by more than one month	
	Consumer Loan	KD 20/-
	Instalment Loan	KD 30/-
	Housing Loan	KD 30/-
15	treasury operation Fees	
16	Legal Services Fees	