



Schedule of Service Charges on Trade Finance Transactions

Service / Product	Details	Charges and Fees
Import Letter of Credit	Opening commission	Fee per transaction Up to 3 month 0.375% 3-6 month 0.750% 6-9 month 1.125% 9-12 month 1.50% with minimum of BD30/- Cash collateral LC minimum BD50/-
	Swift charges	BD30/-
	Courier local charges	BD15/-
	Courier international charges	BD25/-
	Amendment commission towards increase in LC value	As per LC issuance with minimum BD25/-
	Extension	Up to 3 month 0.375% 3-6 month 0.750% 6-9 month 1.125% 9-12 month 1.50% with minimum of BD25/-
	Other amendments	BD25/-
	Amendment commission to beneficiary's account	As above with a minimum USD150/- or equivalent
	Cancellation of unutilized LC	Cancellation charge: BD20/- Swift: BD10/-
	Drawing charges	Drawing charges BD20/-
Discrepant document and payment (payable by beneficiary)	USD25/- per discrepancy with a minimum USD125/- plus USD100 (on beneficiary account)	
Inward Collection	Inward collection commission	Remitting charges: USD70/- (drawer account, if charges are for drawer account)
	Returning or transferring collection documents	USD100/- plus any other out of pocket expenses
Direct Payment Inventory Murabaha	Inventory and Equipment Murabaha Documentation Processing fee	Collection fee at 1/8% flat with a minimum of BD25/-, which ever more plus swift charges BD10/-
Amendment of Finance	Amendment of Finance towards changes	BD25/-
	Amendment towards Mudharaba extension	BD25/-
Export Letter of Credit	Advising charges	Formerly Kuwait Finance House Bahrain client BD30/-
		Non- Formerly Kuwait Finance House Bahrain client BD50/-
	Amendment advising charges	Formerly Kuwait Finance House Bahrain client BD20/-
		Non- Formerly Kuwait Finance House Bahrain client BD30/-

Import Letter of Credit	Confirmation commission	1.50% Flat
	Negotiation fee	0.25% Subject to minimum of BD50/-
	Acceptance commission	0.50% Subject to minimum BD50/-
	Reimbursement charges – claims made on Formerly Kuwait Finance House Bahrain	BD30/-
	Other charges	Courier: local BD15/-, international BD25/-
Swift: USD 30/- or BD10/- (each swift/tracer etc.)		
Outward Collection	Outward collection commission	Charges 1/8% flat with a minimum of BD50/- USD200 if fees on drawee account
	Other charges	Courier: local BD15/-, international BD25/-
		Swift: USD30/- or BD10/- (each swift/tracer etc.), USD70 if on drawee account

Guarantee	Issuance commission (tender, performance, advance, retention etc.) and (payment against Cash Margin or Wakala Deposit)	Fee per transaction up to 3 months 0.375% 3-6 month 0.750% 6-9 month 1.125% 9-12 month 1.50%with minimum of BD50/-
	Issuance commission (payment, financial, credit sub. Etc.)	Fee per transaction up to 3 month 0.625% 3-6 month 1.250% 6-9 month 1.875% 9-12 month 2.50%with minimum of BD75/-
	Amendment commission towards increase in guarantee	Same as above percentage, with a minimum BD30/-
	Amendment - extension	Same as above percentage for the extended period with a minimum BD20/-
	Amendment others	Amendment changes: BD30/-
	Swift transmission of guarantee to other banks (MT760)	BD50/-
	Transmission of amendment to guarantee to other banks (MT767)	BD30/-
	Counter guarantee request issued on behalf of correspondent banks	Flat 1.50% Subject to minimum of USD200/-
	Claims under guarantee	BD30/-
	Shipping guarantee (against taking margin)	BD30/-
	Swift correspondence	BD10/- or USD30/-
	Courier	Local: BD15/-
International: BD25/-		

The charges, commissions and fees set out in this document are only applicable to corporate clients. The Bank reserves the right to amend or vary, at its sole discretion and at any time, its charges, commissions or fees and may notify the client in any manner it deems appropriate.

The above listed Charges, Commissions and fees are subject to 10% Value Added Tax.