Kuwait Finance House Tariff List

Current Products & Services

1/1 1/2		ee amour
1/2	Subscription/Renewal card fees (Visa/Master Card) - (Classic) - (no instalments)	KD 30
	Subscription/ Renewal card fees Visa/ Master Card (Platinum Select) -	KD 45
/3	(no installments) Subscription/ Renewal card fees Visa/ Master Card (Platinum) -	KD 45
14	(no installments)	KD 105
/4	Subscription/Renewal card fees (Visa Signature / Mastercard World Cobranded with Oasis) Charge Card (Visa) - (no installments)	KD 155
/5	Subscription/ Renewal card fees Visa / Master Card (Diamond) -	
/6	(no installments) Subscription/ Renewal card fees (World Elite / Mastercard World Elite Cobranded	KD 205
-	with Oasis) Charge Card Visa (Master Card) - (no installments)	KD 250
/7	Subscription/ Renewal card fees Visa Infinite Charge Card (Visa) - (no installments)	KD 250
/8	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Classic	
/9	(Installments) Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Gold -	KD 60
	(Installments)	KD 90
/10	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Platinum standard - (Installments)	KD 130
/11	Subscription/ Renewal cards fees (Visa / Master Card)	IND 100
/12	Tayseer Platinum premium - (Installments) Subscription/ Renewal cards fees (Visa / Master Card)	KD 210
/12	Tayseer Diamond - (Installments)	KD 410
/13 /14	Subscription/ Renewal fees of Online shopping card Subscription/ Renewal fees of prepaid card (Visa /Master Card) per year	KD 5
/14	Subscription/Renewal tees of prepaid card (Visa /Master Card) per year Subscription/Renewal card fees of prepaid card (Al-Sawgha Card)	KD 10 KD 3
/16	Subscription/Renewal card fees of prepaid card (Al-Osra Card) -	
/17	(minimum 2 cards, and maximum 7 cards) Subscription/Renewal card fees of prepaid card (Al-Khair Card)	KD 20 KD 10
/18	Subscription/Renewal card fees Master Card World Prepaid card	KD 25
/19	Subscription/Renewal card fees (Visa / Master Card) (Platinum) for corporate employees	KD 100
/20	(Baitak) debit card in US dollar (USD Charge Card):	
/21 /22	Subscription fees/ annual renewal Commission for using different currency than that of card	USD 400
	(US dollar) per sum of transaction	1.50%
/23 /24	Commission for every cash withdrawal transaction East issuance fees for Classic Visa or MasterCard (except the Diamond Card	USD 21
/24 /25	Fast issuance fees for Classic Visa or MasterCard (except the Diamond Card) Commission for cash withdrawal for (ATM or prepaid cards)	10 עא נ
100	(Visa or Master Card) overseas (from value of sum of money)	2.50%
/26	Commission for cash withdrawal (local) for ATM card (through ATM machines of other banks)	KD 0.100
/27	Balance inquiry/Inability to withdraw cash due to insufficient balance	
/28	for ATM Cards (through ATM machines of other banks (locally)) Commission for purchases made using (ATM or prepaid cards)	KD 0.050
	(Visa or master Card) overseas (according to sum of money)	2.50%
/29	Commission for using (purchases - cash withdrawal) credit card (Visa - master card) installment or non installment external (of amount value)	2.50%
/30	Commission for paying through (POS) in GCC	KD 1
/31	Settlements/claims/reviewing purchases, cash withdrawal using cards (ATM) / credit (classic-Gold) (Visa-MasterCard as per customers request	KD 5
/32	A - Change temporary credit limit as per customers request	KD 5 KD 5
100	B - Change permanent credit limit as per customers request (based on credit study)	
/33 /34	Authorization / verify purchase done though banking cards (mail) Fees for reporting lost cards (Classic-Golder)	KD 3 KD 3
/35	Commission to send ATM/Visa/MasterCard (Classic-Gold) for	
/36	the customer though fast mail overseas Renew substitute card (additional) (Visa/MasterCard) - (Classic) -	KD 10
00	(without installments)	KD 20
/37	Renew substitute card (additional) (Visa/MasterCard) - (Golden) -	
/38	(without installments) Renew substitute card (additional) (Visa/MasterCard) - (Platinum) -	KD 40
10.0	(without installments)	KD 80
/39	Reissuance/exchange Visa/MasterCard (Classic / Golden) for not receiving/lost/stolen	KD 15
/40	Stopping of card by bank for misuse (Classic)	KD 10
/41 /42	Stopping of card by bank for misuse (Golden) Print out a copy / copy original advice / transaction document /	KD 5
, 12	T&E (hotels - airlines etc) performed though banking cards	KD 10
/43	Send a copy of documents related to (Visa / MasterCard) by fast mail to the customer, according to his request	KD 10
/44	Issue ATM card (electron account)	KD 10 KD 5
/45	Issue ATM card (current account / premium investment saving)	-
/46 /47	Issue ATM card (Baiti account / Hesabi account / Alamil Account) Renewal of ATM card (automated service account / current	-
	account / premium investment saving)	KD 5
/48 /49	Renewal of ATM card (Baiti Account / Hesabi Account / Alamil Account) Reissuance of lost / damaged ATM card (all accounts except	KD 1
	Baiti investment account)	KD 5
/50 /51	Reissuance of lost / damaged ATM Card (Baiti / investment / Alamil) Accounts Issue PIN No. (banking cards)	s KD 1 KD 2
/51 /52	Issue PIN No. (banking cards) Commission of cash withdrawal (local / internationally) (Visa / MasterCard)	NU Z
	(Classic/gold/platinum/diamond) for every withdrawal	KD 6
/53 /54	Issue replacement of lost prepaid card (Visa/MasterCard) Issue replacement of damaged prepaid card (Visa/MasterCard)	KD 5 KD 5
•	Issue fees / renewal card (Pre-Paid for foreign currency)	KD 10
	Issue Card Fees (lost / damaged) – (Pre-Paid for foreign currency) Issue fees for lost Pin-Code (Pre-Paid for foreign currency)	KD 5 (D 2
/56		
/56 /57	Fees for cash withdrawal/Point of sale in other than the card currency– (Pre-Paid	
/56 /57 /58	Fees for cash withdrawal/Point of sale in other than the card currency– (Pre-Paid for foreign currency)	2.5% fees of the
/56 /57 /58 /59	Fees for cash withdrawal/Point of sale in other than the card currency– (Pre-Paidfor foreign currency)Subscription/Renewal credit card / approve supplementary card(Visa/MasterCard)m	fees of the
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/56 /57 /58 /59 em /1	Fees for cash withdrawal/Point of sale in other than the card currency– (Pre-Paidfor foreign currency)Subscription/Renewal credit card / approve supplementary card(Visa/MasterCard)m	fees of the nain card amount Free
/56 /57 /58 /59 em /1 /2 /3	Fees for cash withdrawal/Point of sale in other than the card currency– (Pre-Paid for foreign currency) Subscription/Renewal credit card / approve supplementary card Ko. 2. Subscription in Services / Bill Payment Fee Annual fees for SMS service Paying mobile phone bills through system deductions Paying bills of customs - by deduction from account (per advice)	Free KD 0.150 KD 2
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<pre>/56 /57 /58 /59 em /1 /2 /3 /4 em /1 /2 /3 /4 /5 /6 /7 /8 /9 /10 /11 /12 /13 /14 em</pre>	Fees for cash withdrawal/Point of sale in other than the card currency- (Pre-Paid for foreign currency) Subscription/Renewal credit card / approve supplementary card (Visa/MasterCard) Half (Visa/MasterCard) No. 2. Subscription in Services / Bill Payment Fee Annual fees for SMS service Paying mobile phone bills through system deductions Paying bills of customs - by deduction from account (per advice) Paying bills of customs - cash (per advice) No. 3. Demand Drafts Fee Issuance/amendment of demand draft (per transaction) Stopping demand draft as per customer's request Cancelation of demand draft as per customer's request Issue replacement of lost banking demand draft Cancelation/order of demand draft/SWIFT transfer (In addition to SWIFT expenses) Local transfer (KD) - regardless of value of transferred money (with confirmation) (Collect 2 KD on every Standing Order Transfer). Local transfer (foreign currency) KD Overseas transfer (foreign currency/ Kuwaiti Dinar) KD (In addition to KD 4 coverage fees, if found) Cheques sent for collection fees (PUR or (OBC) local or overseas banks Inquiries about incoming transfers from correspondent banks Inquiries about outgoing transfers to correspondent banks Verify issued banking cheques Issue/amend/stop certified cheque/payment order (per transaction) Transfer through AFAQ network through	fees of the nain card amount Free KD 0.150 KD 2 KD 5 e amount KD 2 KD 10 KD 5 KD 5 KD 5 KD 5 11 11 KD 5 KD 8 KD 5 11 11 KD 5 KD 8 KD 8 KD 8 KD 8 KD 8 KD 8 KD 8 KD 8

Item N	No. 5. Cheques	Fee amount
5/1	A- Issuing chequebook (10 sheets)	KD 2
	B- Issuing chequebook (25 sheets)	KD 5
	C- Issuing chequebook (50 sheets)	KD 7
5/2	Cheque Cash Exchange	
	for the cheques worth 10.000 KWD or more from the beneficiary. Fee	es are
	exempted for senior clients (60 years or older) and people with spec	
5/3	Issue cheque book fast - in addition to issuance fees	
	(according to size and number of leaves)	KD 1.5
5/4	Returned cheque due to insufficient balance	KD 10
5/5	Returned cheque for any other reason	KD 5
5/6	Stop payment of cheque	KD 5
5/7	Cancelation of issued cheque book that was not received by the	
	customer during a certain period (or another reason)	KD 1
5/8	Fees to stooping cheque book	KD 10
Item N	No. 6. Safe Deposit Boxes	Fee amount
6/1	Insurance for safe box keys	KD 50
6/2	Issue a replacement for lost key for safe box	KD 50
6/3	Rent safe box 45x30x21 for a year	KD 60
6/4	Rent safe box 45x30x19 for a year	KD 50
6/5	Rent safe box 45x30x15 for a year	KD 40
6/6	Rent safe box 45x30x11 for a year	KD 30
6/7	Rent safe box 45x30x7 for a year	KD 25
6/8	Rent safe box 45x30x20 for a year	KD 35
6/9	Rent safe box 45x30x30 for a year	KD 45
6/10	Rent safe box 45x30x50 for a year	KD 60
Item N	No. 7. Other Commissions and Fees	Fee amou
7/1	Cash withdrawal from the branch less than KD 2000 (except for	
	senior customer's, people with special needs, the bind, and the illiter	rate) KD 2
7/2	Changing the customer's name (as per court order/official authorities	s) KD 5
7/3	Changes/add/cancel the customer's signature	KD 5
7/4	Issue banking power of attorney on the customer's account upon his	s request KD 5
7/5	Cancel banking power of attorney on the customer's account upon h	nis request KD 5
7/6	Authenticate customer's signature upon his request to use outside of	f the bank KD 5
7/7	Distribute inheritance of the deceased upon those entitled	KD 10
7/8	Book/unblock all accounts (court order/Internal obligations)	KD 2
7/9	Reopening of bank account within a year - closed as per the custom	ner's request KD 5
7/10	Fees to deliver gold (per 500 grams)	
7/11	un -updated civil ID commission	
7/12	Reactivate account (account status: freeze/dormant) – exception Current Account	
7/13	Account (transfer between customer's accounts) - exception Current Acco	ount 0.500 KWI
7/14	Account (internal transfer between bank branches accounts - from	customer
	to customer) - exception Current Account	0.500 KW
Item N	No. 8. E-Services for Individuals	Fee amount
8/1	Western Union As per approved service	ce provider commissior
8/2		
0/2	External transfer fee through digitalFree - (Collecting and or banks fees "if found")	covering corresponden

KD 2

8/3 Transfer through AFAQ network through

electronic channels

2.		es for Local Performance Letters of Guarantee					D 400
	2/1 2/2	From KD 2001 and less than KD 10.000 From KD 10.000 and less than KD 100.000			KD 120 KD 160		D 120 D 160
	2/2	From KD 100.000 and less than KD 100.000			KD 100		D 200
	2/4	From KD 500.000 and less than KD 1 million			KD 500		D 500
	2/5	From KD 1 million and above			KD 1000		D 1000
	2/5				IND 1000		2 1000
3.		s for Other Local Letters of Guarantee					
	3/1	Less than KD 10.000			KD 40		D 40
	3/2	From KD 10.000 and less than KD 100.000			KD 120		D 120
	3/3	From KD 100.000 and less than KD 500.000			KD 150		D 150
	3/4 3/5	From KD 500.000 and less than KD 1 million From KD 1 million and above			KD 200 KD 250		D 200 D 250
4.	Fee	s for Initial External Letters of Guarantee					
•••	4/1	Less than KD 10.000			KD 250	K	D 250
	4/2	From KD 10.000 and less than KD 100.000			KD 400		D 400
	4/3	From KD 100.000 and less than KD 500.000			KD 500	K	D 500
	4/4	From KD 500.000 and less than KD 1 million			KD 1000	K	D 1000
	4/5	From KD 1 million and above			KD 2000	K	D 2000
5.	Fee	s for External Performance Letters of Guarantee					
	5/1	Less than KD 10.000			KD 400	K	D 400
	5/2	From KD 10.000 and less than KD 100.000			KD 500	K	D 500
	5/3	From KD 100.000 and less than KD 500.000			KD 750		D 750
	5/4	From KD 500.000 and less than KD 1 million			KD 1250		D 1250
	5/5	From KD 1 million and above			KD 3000	K	D 3000
6.		ance of Substitute Letter of Guarantee uance or change)				K	D 10
7.	All lo	ocal covered letters of guarantee that are less than	KD	2000	have current	cor	nmissions that a
	hand	dled under the category of other local covered lette	ers o	of guai	rantee		
8.	Inco	ming claims over the value of letters of guarantee	from	n the b	peneficiary	K	D 10
9.	Non	-Covered Letters of Guarantee for Non-cash trans	actio	ons.	-		
	1/0			A	1		At - Minimum 0 7
	1/9	Initial Letters of Guarantee with credit approvals and support Services			/inimum 0.75% 260 per year		At a Minimum 0.7 -/ KD 180 per yea
	2/9	Performance letters of guarantee (Completion maintenand reserved guarantee) With credit approvals and support serv			/inimum 1.5% 240 per year		At a Minimum 1.5 -/ KD 180 per yea
	3/9	Performance letters of guarantee (advance payment and purchases) With credit approvals and support service			/linimum 3% 240 per year		At a Minimum 3% -/ KD 180 per yea
	4/9	Other letters of guarantee with credit approvals and			linimum 1.5%		At a Minimum 1.5
		support services		-/ KD	100 per year		-/ KD 75 per year
В.	Let	ters of Credit					
1.	Oper	n, Amend, and Cancel Letter of Credit	%	,	Minimum Re	qui	rement Notes
		Opening normal letter of credit	0.	75%	Minimum K	0 50	
		Opening letter of credit acceptance	19	%	Minimum K	0 50	
	1/3	Amending letter of credit authority					
		(murabaha-normal)	0%	%	Minimum KI	0 10	
	1/4	Cancellation of Normal Letter of Credit	09	%	Minimum K	0 10	
2.	Lette	r of Credit settlement	%	,	Minimum Re	qui	rement
	2/1	Insurance for normal letter of credit and					
		acceptance	0%	%	Minimum K	2 (
	2/2	SWIFT brief letter of credit					
		(normal-acceptance-murabaha)	0%	%	Minimum K	0 10	
	2/3	Complete letter of credit SWIFT		N	Minimum 147		
		(normal and acceptance)	0%		Minimum KE		
	2/4		0%	/0	Minimum K	30	
	2/5	Mail of letter of credit (normal-acceptance-murabaha)	09	%	Minimum KI	01	
		(

2/6 Shipping insurance for letter of credit

Item N	o. 9. Account Coverage (Settlement Between Customer Accounts)	Fee amount
ltem N	o. 10. Real Estate Financing	Fee amount
10/1	Real estate mortgage fees	KD 30
10/2	Real estate mortgage cancellation fees	KD 30
10/3	Appraisal fees of empty land (max. 1000 M2)	KD 100
10/4	Private residence appraisal fees (max. 1000 M2)	KD 200
10/5	Investment building appraisal fees (max. 1000 M2)	KD 300
10/6	Commercial building appraisal fees	KD 600
	Notice: 1000 M2 or less (if area exceeds this limit fees will be determined	
	after inspection and initial study)	
10/7	Beneficiary Rights (existing building) Max. 1000 M2 (if area exceeds this	
	limit fees will be determined after inspection and initial study)	KD 350
10/8	Residential complex appraisal fees	KD 750
	Notice: 1000 M2 or less (if area exceeds this limit fees will be determined	
	after inspection and initial study)	
10/9	commercial complex appraisal fees	KD 750
	Notice: 1000 M2 or less (if area exceeds this limit fees will be determined	
	after inspection and initial study)	
10/10	Fees for evaluating hotels, schools, hospitals, factories, etc. Fees are estimated	
	for each individual case, as per type of real estate and field evaluation	
10/11	Fees for evaluating overseas real estate	KD 500
10/12	Issue Loans and saving bank declaration	KD 5
10/13	Real Estate Debit Transfer Fees	KD 150
10/14	Processing fees of title deeds of distributed units in leased real estate (for companies)	KD 100 per
10/15	-	KD 100 per
	Fees to postpone installments	
10/16	Declaration Fees with Promise to Mortgage	KD 50
	11 Finance Comission	
Item N	o. 11. Finance Services	Fee amoun
	 o. 11. Finance Services Fees to change methods of payment/ change account number 	KD 5
11/1 11/2		
11/1	Fees to change methods of payment/ change account number	KD 5
11/1 11/2 11/3	Fees to change methods of payment/ change account number Fees to transfer ownership of vehicle	KD 5 KD 10
11/1 11/2 11/3 11/4	Fees to change methods of payment/ change account number Fees to transfer ownership of vehicle Fees for adding, removing or changing guarantor	KD 5 KD 10 KD 10
11/1 11/2 11/3 11/4 11/5	Fees to change methods of payment/ change account number Fees to transfer ownership of vehicle Fees for adding, removing or changing guarantor Fees for checking car for others	KD 5 KD 10 KD 10 KD 10
11/1 11/2 11/3 11/4 11/5 11/6	Fees to change methods of payment/ change account number Fees to transfer ownership of vehicle Fees for adding, removing or changing guarantor Fees for checking car for others Fees to transfer debt service Fees to allow rented car to travel overseas for one time	KD 5 KD 10 KD 10 KD 10 KD 20 KD 10
11/1 11/2 11/3 11/4 11/5 11/6 11/7	Fees to change methods of payment/ change account number Fees to transfer ownership of vehicle Fees for adding, removing or changing guarantor Fees for checking car for others Fees to transfer debt service Fees to allow rented car to travel overseas for one time fees to allow rented car to travel overseas multiple times for a maximum of one year	KD 5 KD 10 KD 10 KD 10 KD 20 KD 10 KD 50
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A. Letter of Guarantees		
Serial Service Name	Issuance fee "Yearly"	Renewal / Amendment Fee "Yearly"
1 East for Initial Least Letters of Overentee		

	2/6 Shipping insurance for letter of credit (normal - acceptance)		0%	Minimum KD 15
	2/7 Conflicts for letter or credit			
	(normal - acceptance - morabaha)		0%	Minimum KD 10
	2/8 Murabaha		0%	Minimum KD 100
C	Incoming LCs for collection		%	Minimum Requirement
1.	Sight fees		1/8%	Minimum KD 15
2.	Acceptance fees		1/8%	Minimum KD 15
D	Export LCs		%	Minimum Requirement
	Notification of letter of credit		0%	Minimum KD 20
	Trading of documents		1/4%	Minimum KD 20
	Letter of credit amendment Transfer of letter of credit		0% 1/4%	Minimum KD 10 Minimum KD 30
	Local SWIFT		0%	Minimum KD 5
	Expenses for sending via DHL		0%	Minimum KD 20
	Letter of credit acceptance		0%	Minimum KD 25
8.	Commission for supporting letter of credit		1/4%	Minimum KD 25
Ε.	Bill Payment			Notes
Se	ervice Name	Fees		
1.	International call service is automatically			
	deducted from the company per call,			
	not from the customer	5.5%		
2.	Assisting other banks in collecting their bills			
	2/1 More than KD 100	KD 10		
	2/2 Less than KD 100	KD 5		
E.	Bank Transfers			Notes
Se	ervice Name	Fees		
O	nline finance service for companies			
	1. Local transfer fees (KD) by telex/SWIFT	KD 2		only for companies
	2. Local transfer fees (FC) by telex/SWIFT	KD 5		only for companies
	3. Overseas transfer fees by telex	KD 5		only for companies
G	. Other Fees and Commissions			Notes
_	. Other Fees and Commissions ervice Name	Fees		Notes
Se			ne arrange	Notes
Se 1.	ervice Name	As per th	-	
Se 1. 2.	ervice Name Annual rent fee for manual device	As per th As per th	ne arrange	ements made with the merchant
Se 1. 2. 3.	ervice Name Annual rent fee for manual device Annual renewal fee for manual device	As per th As per th	ne arrange	ements made with the merchant ements made with the merchant
Se 1. 2. 3.	ervice Name Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time	As per th As per th As per th	ne arrange ne arrange	ements made with the merchant ements made with the merchant
Se 1. 2. 3. 4.	ervice Name Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as	As per th As per th As per th	ne arrange ne arrange	ements made with the merchant ements made with the merchant ements made with the merchant
Se 1. 2. 3. 4.	Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as per merchant's or KFH request Inability to install POS device because of merchant	As per th As per th As per th As per th	ne arrange ne arrange ne arrange	ements made with the merchant ements made with the merchant ements made with the merchant
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 Sc 1. 2. 3. 4. 5. 6. 7. 8. 9. 	Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as per merchant's or KFH request Inability to install POS device because of merchant Rent of POS device for merchants with sales less then KD 2000 Commission rate on banking cards sales (on the merchant) on the sum of money of transaction E-payment service 8.1 Fees to link the service 8.2 Commission rate on banking cards sales (K-net, Visa, MasterCard) taken from the merchant per sum of money from every sale Add salary account of worker 0. Salary transfer fees for each employee	As per th As per th KD 1	ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange	ements made with the merchant ements made with the merchant
 Sc 1. 2. 3. 4. 5. 6. 7. 8. 9. 10 	Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as per merchant's or KFH request Inability to install POS device because of merchant Rent of POS device for merchants with sales less then KD 2000 Commission rate on banking cards sales (on the merchant) on the sum of money of transaction E-payment service 8.1 Fees to link the service 8.2 Commission rate on banking cards sales (K-net, Visa, MasterCard) taken from the merchant per sum of money from every sale Add salary account of worker Salary transfer fees for each employee deducted from the employer account	As per th As per th	ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange	ements made with the merchant ements made with the merchant
 Sc 1. 2. 3. 4. 5. 6. 7. 8. 9. 10 	Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as per merchant's or KFH request Inability to install POS device because of merchant Rent of POS device for merchants with sales less then KD 2000 Commission rate on banking cards sales (on the merchant) on the sum of money of transaction E-payment service 8.1 Fees to link the service 8.2 Commission rate on banking cards sales (K-net, Visa, MasterCard) taken from the merchant per sum of money from every sale Add salary account of worker Salary transfer fees for each employee deducted from the employer account . Service collection fees for the automated salary	As per th As per th KD 1	ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange	ements made with the merchant ements made with the merchant
 Sc 1. 2. 3. 4. 5. 6. 7. 8. 9. 10 	Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as per merchant's or KFH request Inability to install POS device because of merchant Rent of POS device for merchants with sales less then KD 2000 Commission rate on banking cards sales (on the merchant) on the sum of money of transaction E-payment service 8.1 Fees to link the service 8.2 Commission rate on banking cards sales (K-net, Visa, MasterCard) taken from the merchant per sum of money from every sale Add salary account of worker Salary transfer fees for each employee deducted from the employer account . Service collection fees for the automated salary (transfer/ retransfer) in the Ministry of Social Affairs	As per th As per th KD 1 KD 1	ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange	ements made with the merchant ements made with the merchant
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 Sc 1. 2. 3. 4. 5. 6. 7. 8. 9. 10 11 	Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as per merchant's or KFH request Inability to install POS device because of merchant Rent of POS device for merchants with sales less then KD 2000 Commission rate on banking cards sales (on the merchant) on the sum of money of transaction E-payment service 8.1 Fees to link the service 8.2 Commission rate on banking cards sales (K-net, Visa, MasterCard) taken from the merchant per sum of money from every sale Add salary account of worker D. Salary transfer fees for each employee deducted from the employer account . Service collection fees for the automated salary (transfer/ retransfer) in the Ministry of Social Affairs and Labor System 2. Issue share balance certificate for the	As per th As per th KD 1 KD 1 KD 5	ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange	ements made with the merchant ements made with the merchant
Sc 1. 2. 3. 4. 5. 6. 7. 8. 9. 10 11 12	Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as per merchant's or KFH request Inability to install POS device because of merchant Rent of POS device for merchants with sales less then KD 2000 Commission rate on banking cards sales (on the merchant) on the sum of money of transaction E-payment service 8.1 Fees to link the service 8.2 Commission rate on banking cards sales (K-net, Visa, MasterCard) taken from the merchant per sum of money from every sale Add salary account of worker 9. Salary transfer fees for each employee deducted from the employer account . Service collection fees for the automated salary (transfer/ retransfer) in the Ministry of Social Affairs and Labor System 2. Issue share balance certificate for the Ministry of Commerce	As per th As per th KD 1 KD 1	ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange	ements made with the merchant ements made with the merchant
Sec 1. 2. 3. 4. 5. 6. 7. 8. 9. 10 11 12 13	Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as per merchant's or KFH request Inability to install POS device because of merchant Rent of POS device for merchants with sales less then KD 2000 Commission rate on banking cards sales (on the merchant) on the sum of money of transaction E-payment service 8.1 Fees to link the service 8.2 Commission rate on banking cards sales (K-net, Visa, MasterCard) taken from the merchant per sum of money from every sale Add salary account of worker D. Salary transfer fees for each employee deducted from the employer account . Service collection fees for the automated salary (transfer/ retransfer) in the Ministry of Social Affairs and Labor System 2. Issue share balance certificate for the Ministry of Commerce 3. Online finance service for companies	As per th As per th KD 1 KD 1 KD 5 KD 5	ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange	ements made with the merchant ements made with the merchant
Sec 1. 2. 3. 4. 5. 6. 7. 8. 9. 10 11 12 13	Annual rent fee for manual device Annual renewal fee for manual device Install POS device one time Give POS device back to KFH as per merchant's or KFH request Inability to install POS device because of merchant Rent of POS device for merchants with sales less then KD 2000 Commission rate on banking cards sales (on the merchant) on the sum of money of transaction E-payment service 8.1 Fees to link the service 8.2 Commission rate on banking cards sales (K-net, Visa, MasterCard) taken from the merchant per sum of money from every sale Add salary account of worker 9. Salary transfer fees for each employee deducted from the employer account . Service collection fees for the automated salary (transfer/ retransfer) in the Ministry of Social Affairs and Labor System 2. Issue share balance certificate for the Ministry of Commerce	As per th As per th KD 1 KD 1 KD 5	ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange ne arrange	ements made with the merchant ements made with the merchant

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4/4 Permanent orders to financing companies and corporations 4/4 Permanent orders to financing companies and corporations 4/5 Amend/cancelation of permanent standing order - locally 4/6 Amend/cancelation of permanent standing order - overseas 4/7 Transfer permanent standing order to public welfare societies and charitable societies locally -

1. Fees for Initial Local Letters of Guarantee

1/1 From KD 2001 and less than KD 10.000 KD 80 KD 80 1/2 From KD 10.000 and less than KD 100.000 KD 120 KD 120 From KD 100.000 and less than KD 500.000 KD 150 KD 150 1/3 1/4 From KD 500.000 and less than KD 1 million KD 250 KD 250 1/5 From KD 1 million and above KD 500 KD 500

1.	Delaying fine on customers	KD 5 monthly for every	for
		KD 1000 and its multiplications	companies only
2.	Money transfer service fees	KD 4.5	For companies only
З.	Corporate account opening fees	KD 5	For companies only
4.	Mortgage fees of in kind collaterals	KD 200	For companies only
5.	Contract authentication fees	KD 50	For companies only

Fee

Notes

H. Other Fees

Service Name