

لائحة الرسوم والعمولات للأفراد - يوليو 2024
Retail Fees and Commissions List - July 2024

Current Product/Service	Charge
1.1 Cards	
Credit/ Pre-paid/ ATM 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 100
Visa Signature card issuance fees	KD 75
Visa Infinite card issuance fees	KD 150
Visa Corporate card issuance fees	KD 150
Mastercard Classic card issuance fees	KD 30
Mastercard Titanium card issuance fees	KD 50
Mastercard Platinum card issuance fees	KD 100
Mastercard World card issuance fees	KD 200
Mastercard World Elite fees	KD 200
Prepaid Card Issuance fees	KD10
1.2 Credit/ ATM Cards Renewal Fees by card/category	
Visa Classic Renewal fees	KD 30
Visa Gold Renewal fees	KD 50
Visa Platinum Card Renewal fees	KD 100
Visa Signature Card Renewal fees	KD 75
Visa Infinite Card Renewal fees	KD 150
Visa Corporate Card Renewal fees	KD 150
Mastercard Classic Renewal fees	KD 30
Mastercard Titanium Renewal fees	KD 50
Mastercard Platinum Renewal fees	KD 100
Mastercard World Renewal fees	KD 200
Mastercard World Elite Renewal fees	KD 200
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 75
Visa Signature Renewal fees (Supplementary Card Issuance/Renewal)	KD 30
Visa Infinite Renewal fees (Supplementary Card Issuance/Renewal)	KD 75
Mastercard Classic Renewal fees (Supplementary Card Issuance/Renewal)	KD 15
Mastercard Titanium Renewal fees (Supplementary Card Issuance/Renewal)	KD 20
Mastercard Platinum Renewal fees (Supplementary Card Issuance/Renewal)	KD 75
Mastercard World Elite Renewal fees (Supplementary Card Issuance/Renewal)	KD 100
1.4 PIN number replacement fee	
PIN Replacement for All-Amal Cards	Free
1.5 Credit /Prepaid/ATM Card lost/theft reporting by card/category	
Credit Card lost/theft reporting	KD 15
1.6 PIN/Credit/Prepaid/ATM card express mail delivery fees	
Local PIN/credit/prepaid/ATM card delivery by express courier service	KD 5
Overseas PIN/credit/prepaid/ATM Card delivery by express courier service	KD 15
1.7 Commission on Debt/Outstanding Amount	
Fees on Credit Card Outstanding Debit Balances	0.5% monthly + maximum contractual interest rate on KD lending transactions for a maximum of one year.
	0.75% (if outstanding amount for all maturity dates at minimum KD 3,500)
1.8 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 10 if the card was not received within 3 months of its issuance
1.9 Credit Card Limit (Increase/decrease) change fees per customer request	
Credit Card Limit Change (fall credit cards only)	KD 5
1.10 Prepaid Card Issuance/ Renewal/ Replacement/ Recharge (KD, FC)	
Prepaid Card Recharge Fees (KD, FC)	Free
Replacement of Lost Credit Card	KD 10
Replacement of Lost Pre-paid Card (in KD & FC)	KD 5
Replacement of ATM (Debit) Card	KD 5
Replacement of ATM (Debit Card)-AllAmal 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
1.11 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
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 prepaid cards for all channels (locally and internationally)	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 for credit card transactions	KD 2 per transaction
2 Money Transfers	
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 Transactions (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	
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
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)	Free for 10 days (minimum KD2) + KD 5 cash/ deposit to KD account
Fee in the same FC	Free 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%
3 Standing Orders (SO)	
3.1 Monthly commission on SO within GB/local banks/local companies	
Transfer to installment companies (RFH & Facilities Co.)	KD 2
3.2 Commission on SO Requests/ 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 for 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	
Cheque book issuance fees- Retail, according to category (10 leaves,25 leaves,50 leaves)	
Issuance of 1 cheque book (10 leaves)	KD 2
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)	KD 5
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)	KD 7
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 Issuance Cheque Book	
Cheque stop payment commission	KD 10
4.4 Cheque stop payment commission	
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	
Transfer to local bank	KD 5
Through the ATM	KD 5
Through the CCC	KD 5
Through online banking (e-gulf bank)	KD 5
4.7 Commission on returned cheque for insufficient funds or other reasons	
For insufficient funds	KD 20
For other reasons	KD 5
4.8 Kuwait Dirh Cheques Cashing Fee	
Cash payment of cheque amounting to KD 10,000 or more	KD 25 - Elderly customer (60 years and older) and those with special needs are excluded

4.9	Cancellation of Kuwaiti Dinar bankers' cheque	KD 5
5	Safe Deposit Lockers	
5.1	Customary 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	KD 30
	For one year	25 ك.د شهريا
	Medium-sized box	KD 50
	For one year	30 ك.د
	Large-sized box	KD 100
	For one year	50 ك.د
	Largest Size Box	KD 200
	For one year	100 ك.د
5.3	Safe Deposit Boxes Rental Commission for Kuwait International Airport T1 depending on size/type/period	
	Small-sized box	KD 15
	For one week	KD 30
	Medium-sized box	KD 25
	For one week	KD 50
	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 and illiterate)	
	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
	Commission on Signature validation/ Signature validation certificate	
	1. د.ك 1 من كل عملية سحب	
	Signature verification certificate	KD 5
	Any other certificate	KD 5
6.4	Interactive Voice Response (IVR) Service	
	Transfer fee between accounts of same customer is free	5 ك.د
	This service allows transfer between the accounts of the same customer and to request telex account statement	5 ك.د
6.5	Commission on Transfer from account to another within GB - Retail	
	التحويل بين حسابات العميل الواحد محلياً	KD 1
	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	Free
	Local transfer from one customer's account to another within e-banking (e-gulf bank)	Free
	Request for issuance/ cancellation of bank POA	KD 5
6.7	Utility Bills Payments for GB and non-GB Customers (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	
	Request 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	
	1. د.ك 1	
	2. د.ك 1	
	3. د.ك 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 charge 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 99.95
	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
	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	أقل من 10 سنوات 10 ك.د
	Authentication of share certificate	10 سنوات وما فوق 50 ك.د
7.3	Cash FOREX	
	Cash Deposit or Withdrawal of Foreign Currencies to / from an account in the same currency	0.25%
	Cash withdrawal from the same currency account	0.25%
	إيداع أو سحب نقدي العملة الأجنبية / من الحساب بنفس العملة	إيداع نقدي بنفس العملة 0.25%
		سحب نقدي من نفس حساب العملة 0.5%
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 are accounts with credit balances with no internal activity (withdrawal/Deposit) as customer fails to transact for over one year from the date of latest account activity	KD 2 monthly, irrespective of the account balance up to date of account reactivation.
	إيداع إعادة تفعيل الحساب	KD 2
	إيداع إعادة تفعيل الحساب	KD 2
	إيداع إعادة تفعيل الحساب	KD 2
9.2	Closure of account before/after a certain period	
	Closure of account from within the branch:	KD 1
	- If account closed before 3 months from opening	Free
	- If closed after 3 months from opening	KD 5
9.3	Monthly Account Maintenance Fees (All Danah Account)	
	Monthly Account Maintenance Fees (All Danah Account)	KD 2 monthly if account balance drops below KD 2,500 on any day of the month
	Account Maintenance Fees (All Danah Account): If there are no transaction made on the account for a certain period, the account will be made dormant. All-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	KD 25
11	CCC Commissions	
11.1	Commission on Transfers between GB accounts	if same CF is free, if Different CF (customer who has a POM/Guarantee) free. No relation Different CF 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 from less than 1 year
	Additional copies of account statements, various advices, and other documents requested by customer	1. د.ك 1 من كل وثيقة أقل من سنة
		2. د.ك 2 من كل وثيقة من سنة وثلاثة 5 سنوات
		3. د.ك 5 من كل وثيقة من 5 سنوات و 10 سنوات
		4. د.ك 10 من كل وثيقة من أكثر من 10 سنوات
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 KD 1 per each following page
	كشف حساب عن طريق مركز خدمة العملاء	500 ف.د
	كشف حساب عن طريق مركز خدمة العملاء	500 ف.د
	كشف حساب عن طريق مركز خدمة العملاء	1 ك.د
	كشف حساب عن طريق مركز خدمة العملاء	2 ك.د
	كشف حساب عن طريق مركز خدمة العملاء	5 ك.د
12.3	Credit Card account statement request from CCC	
	Credit Card account statement request via CCC	Free
13	Installment deferral commission	
13.1	Installment deferral commission on Consumer or any other loans	
	قرض الإسكان	100 ك.د
	Housing loan	20 ك.د
	Any other loans	20 ك.د
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	
	إجمالي التخلف عن دفع الأقساط:	
	حتى 200 ك.د	5 ك.د
	تقريباً 500 ك.د	10 ك.د
	تقريباً 1000 ك.د	15 ك.د
	تقريباً 2000 ك.د	25 ك.د
	تقريباً 5000 ك.د	50 ك.د
	تقريباً 10000 ك.د	100 ك.د
	أكثر من 10001 ك.د	180 ك.د
15	Loan interest	
15.1	Consumer loan	7.250%
15.2	Installment loan	7.250%
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	0.50
16.5	Investment in any financial instrument and fixed deposits six months ago and over	0.50
16.6	Cash margin trading account for one month	KD 1 per page
16.7	Customer inquiry on non-receipt/payment	KD 7
16.8	Customer inquiry on non-receipt/payment	KD 7
4.8	رسوم صرف شيك مصرفي بالبنك الكويتي	
	رسوم الصرف الشهري والذي يبلغ قيمته 10,000 دينار كويتي فأكثر	25 ك.د - يساوي المبلغ من خيار المبلغ 60 سعماً
	إعانة نسبة مصرفي بالبنك الكويتي	4.9
	مصاريف الأقساط	5.1
	المصاريف التي تُؤخذ من رهنك الممنوع بالبنك الخاصة بك على طلب العميل وتم خصفها في القيمة الشهرية	5.2
	عمولة استئجار صناديق الأقساط بحسب الحجم/النوع/المدة	
	مردود حجم صفر	لمدة سنة
	30 ك.د	
	مردود حجم متوسط	لمدة سنة
	50 ك.د	
	مردود حجم كبير	لمدة سنة
	100 ك.د	
	مردود حجم أكبر	لمدة سنة
	200 ك.د	
	عمولة استئجار صناديق الأقساط الخاصة بخصم الخصومات الدولي T1 بحسب الحجم/النوع/المدة	
	مردود حجم صفر	لمدة سنة
	15 ك.د	
	مردود حجم متوسط	لمدة سنة
	15 ك.د	