

# List of Fees and Commissions



Existing Products / Services	Prescribed Fees	Notes	Existing Products / Services	Prescribed Fees	Notes
<b>1 Cards</b>			<b>23/2 International fast money transfer (Al-Tijari Send)</b>	KD 2,000 upto KD 10,000	Fees will be collected based on the selected country
<b>1/1 Credit/ Prepaid/ ATM Cards Issuance Commission as per card/category</b>			<b>3 Standing Payment Orders</b>		
- Classic card	KD 30,000	First year	- Commission on creating standing orders/instructions within the Bank		
- Gold card	KD 50,000	First year	- Standing instructions	KD 5,000	Per annum
- Titanium card	KD 50,000	First year	- Bill payment	KD 5,000	Per annum
- Platinum card	KD 100,000	First year	<b>3/2 Monthly commission on standing order within the Bank/local banks / local companies</b>		
- Signature card	KD 100,000	First year	- Standing orders		
- Infinite card	KD 100,000	First year	- Each transaction	As per type of transaction	
- World card	KD 100,000	First year	- Bill payment	KD 1,000	
- Student card	KD 15,000	First year	- Financial institutions	KD 2,000	
- StarNet card	KD 10,000	First year	<b>3/3 Commission for creating standing orders/instructions to cover accounts (swap)</b>		
- Prepaid card	KD 10,000	First year	- Creating standing orders/instructions on account	KD 5,000	Per annum
- Multi-currency prepaid card	KD 10,000	First year - or the foreign currency equivalent	<b>3/4 Commission on standing instructions request / amendment / change / suspension</b>		
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	First Year - or the YUAN Chinese equivalent	- Request for temporary suspension of standing orders	KD 5,000	For each transaction
- KD & USD Prepaid Virtual Cards	KD 10,000	First Year - or USD equivalent	<b>3/5 Commission on transfer from the customer's account to another account of the same or another customer within the Bank</b>		
- KD Charge card	KD 20,000	First year	- Each transaction	500 Fils	For each transaction
- USD Charge card	USD 70,000	First year	- Account coverage transaction	KD 1,000	For each transaction
- Control Account card	KD 10,000	First year	- Balance not available	KD 1,000	For each transaction
- StarLink card	KD 5,000	First year	<b>3/6 Local or foreign transfers/swift commission</b>		
<b>Supplementary Credit/Prepaid Cards Issuance Commission as per card/category</b>			<b>3/7 Commission on local or foreign transfer with coverage / swift in FC or GCC currencies</b>		
- Classic card	KD 30,000	First year	<b>3/9 Commission on transfer to charities and non-profit organizations</b>		
- Gold card	KD 50,000	First year	<b>4 Cheques</b>		
- Titanium card	KD 50,000	First year	<b>4/1 Cheque book issuance commission - Retail, according to category (50 leaves, 25 leaves, 10 leaves)</b>		
- Platinum card	KD 70,000	First year	- 10 leaves	KD 2,000	
- Signature card	KD 80,000	First year	- 25 leaves	KD 3,000	
- Infinite card	KD 100,000	First year	- 50 leaves	KD 7,000	
- World card	KD 100,000	First year	<b>4/3 Cheque book cancellation commission (if not received by customer within 3 months)</b>	KD 2,000	Including all service channels
- StarNet card	KD 15,000	First year	<b>4/4 Lost cheque book cancellation commission</b>	KD 10,000	Including all service channels
- Prepaid card	KD 10,000	First year	<b>4/5 Stop payment of cheque commission</b>	KD 10,000	Including all service channels
- Multi-currency prepaid card	KD 10,000	First year - or the foreign currency equivalent	<b>4/6 Commission for issuing secured payment order / certified cashier cheque / cash payment order</b>		
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	First year - or the YUAN Chinese equivalent	- Certified cheque	KD 5,000	
- KD & USD Prepaid Virtual Cards	KD 10,000	First year - or USD equivalent	- Issuance of cashier cheque	KD 10,000	
- KD Charge card	KD 20,000	First year	<b>4/8 Commission on returned cheque due to insufficient funds or for other reasons</b>		
- USD Charge card	USD 70,000	First year	- Returned cheques due to insufficient funds	KD 20,000	Or available balance whichever is lower
<b>1/2 Credit/ Prepaid/ ATM Cards Renewal Commission as per card/category</b>			- Returned cheques for other reasons	KD 10,000	
- Classic card	KD 30,000	Per annum	<b>4/9 Commission for advising customer of 3 returned cheques on his account</b>	KD 5,000	
- Gold card	KD 50,000	Per annum	<b>4/10 Cash payment fees shall be charged for the encashment of cheques valued at KD 10,000 or more. The elderly customers aged 60 years and above or those with special needs are excluded from such fees.</b>	KD 2,500	
- Titanium card	KD 50,000	Per annum	<b>5 Safe Deposit Boxes</b>		
- Platinum card	KD 70,000	Per annum	<b>5/1 Deposit lockers / custody service / envelopes rented annually to keep private documents for customers and maintained with the Safe Custody Department</b>	KD 25,000	
- Signature card	KD 80,000	Per annum	<b>5/2 Safe deposit boxes rental commission according to size / type / period</b>		
- Infinite card	KD 100,000	Per annum	- Small-sized box	KD 30,000	p.a.
- World card	KD 100,000	Per annum	- Medium-sized box	KD 45,000	p.a.
- Student card	KD 15,000	Per annum	- Large-sized box	KD 100,000	p.a.
- StarNet card	KD 10,000	Per annum	<b>5/3 Commission for lost / damaged / broken safe deposit box key</b>	KD 50,000	
- Prepaid card	KD 10,000	Per annum	<b>5/4 Deposit for secondary key of safe deposit box</b>	KD 50,000	
- Multi-currency prepaid card	KD 10,000	Per annum - or the foreign currency equivalent	<b>6 Commission for Other Services</b>		
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	Per annum - or the YUAN Chinese equivalent	<b>6/1 Commission on cash withdrawal of KD 800 or less by ATM cardholders over the counter in the branch. No commission is charged if the ATM is not working and the service is free for elderly, handicapped, blind and illiterate customers.</b>		
- KD & USD Prepaid Virtual Cards	KD 10,000	Per annum - or USD equivalent	- Salary account	KD 1,000	For each withdrawal transaction
- KD Charge card	KD 20,000	Per annum	- All saving accounts	KD 1,000	For each withdrawal transaction
- USD Charge card	USD 70,000	Per annum	- Labor accounts	KD 1,000	For each withdrawal transaction
- Control Account card	KD 10,000	Per annum	- Commercial Star accounts	KD 1,000	For each withdrawal transaction
- StarLink card	KD 5,000	Per annum	- Privilege account	KD 1,000	For each withdrawal transaction
<b>1/3 Supplementary Credit / Prepaid Cards Renewal Commission as per card/category</b>			- Current / call or demand accounts	KD 1,000	For each withdrawal transaction
- Classic card	KD 30,000	Per annum	<b>6/5 Commission on signature validation / signature validation certificate</b>	KD 5,000	
- Gold card	KD 50,000	Per annum	<b>6/7 Commission on cash deposit or withdrawal for GCC currencies / FC from an account of the same currency</b>		
- Titanium card	KD 50,000	Per annum	- Withdrawal and depositing of currency notes		
- Platinum card	KD 70,000	Per annum	- Against account of the same FC	1%	
- Signature card	KD 80,000	Per annum	- FC in account of the same currency	1/2%	Minimum charge equivalent to KD 1
- Infinite card	KD 100,000	Per annum	<b>6/9 Commission on transfer from account to another account with the Bank (Individuals)</b>	500 Fils	
- World card	KD 100,000	Per annum	<b>6/10 Commission on issuance / cancellation of Power of Attorney for effecting banking transactions</b>		
- StarNet card	KD 10,000	Per annum	- Power of Attorney for effecting banking transactions (internal proxy)		
- Prepaid card	KD 10,000	Per annum - or the foreign currency equivalent	- Issuance	KD 5,000	
- Multi-currency prepaid card	KD 10,000	Per annum - or the YUAN Chinese equivalent	- Cancellation	KD 5,000	
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	Per annum - or the YUAN Chinese equivalent	<b>6/11 Commission for sending international parcel / mail</b>		
- KD & USD Prepaid Virtual Cards	KD 10,000	Per annum	- Commission for sending international parcel	KD 7,000	For each 1/2 Kg
- KD Charge card	KD 20,000	Per annum	- Mail	KD 1,000	
- USD Charge card	USD 70,000	Per annum	<b>6/12 Commission for paying customs duties by deduction from customer account / in cash payment / for non-CBK customers / in FC to local banks</b>		
<b>1/5 Lost / Stolen Credit Card or Prepaid Card reporting commission</b>			- Customs duties (deduction from account)	KD 2,000	For each invoice
- Reporting lost/stolen credit card	KD 15,000	Card is deactivated internationally	- Customs duties (cash payment)	KD 5,000	For each invoice
<b>1/6 Replacement of lost/damaged/stolen credit / prepaid / ATM Cards Issuance commission (as per the type/category of each card)</b>			<b>6/13 Commission for collecting services invoices from CBK customers and non-CBK customers (electricity, mobile, water bill, MOC invoices via electronic service)</b>		
- Classic card	KD 20,000		- Collecting mobile invoices	500 Fils	For each invoice
- Gold card	KD 20,000		- MOC / Electricity	500 Fils	For each invoice
- Titanium card	KD 20,000		<b>6/14 Commission for cash delivery service to customer</b>	KD 5,000	For each invoice
- Platinum card	KD 20,000		<b>6/15 Commission for Customer Signature Change</b>	KD 5,000	Commission collected after one month of the Civil ID Expiry date, if the customer did not update the bank with the new Civil ID information
- Signature card	KD 20,000		<b>6/16 Commission for not updating the Civil ID</b>	KD 1,000	For each transaction (After 100 free transaction per month)
- Infinite card	KD 20,000		<b>6/17 Commission for Insta Pay service</b>	100 Fils	Per each cash withdrawal from a local bank ATM
- World card	KD 20,000		- Cash withdrawal	50 Fils	Per each balance inquiry from a local bank ATM
- Student card	KD 20,000		- Balance Inquiry		
- Prepaid card	KD 5,000	Or the foreign currency equivalent	<b>8 Digital Services for Individuals</b>		
- Multi-currency prepaid card	KD 5,000	Or the YUAN Chinese equivalent	<b>8/1 Local / Overseas transfer commission through digital channels</b>		
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 5,000	Or the YUAN Chinese equivalent	- Local transfer (Swift)	Free	Fees may be applied by correspondent banks (if any)
- KD Charge card	KD 20,000		- Overseas Transfer (Swift)	Free	Covering correspondent bank charges (upon customer request)
- USD Charge card	USD 70,000		<b>8/2 Correspondent bank fees for outward transfers through digital channels</b>	KD 5,000	
<b>1/7 PIN Reissuance Commission</b>			<b>8/3 Commission of GCC transfers via AFAQ network through digital channels</b>	KD 5,000	
- Any card	KD 5,000		<b>8/4 Reactivation of dormant account through digital channels</b>	Free	
- PhoneLink	KD 5,000		<b>9 Accounts Commissions</b>		
<b>1/11 Commission on delivery of credit card by express mail</b>	KD 15,000		<b>9/1 Commission on minimum balance of prizes given accounts</b>		
<b>1/12 Commission on cash withdrawal through the issuer bank</b>			- Al Najma Account	KD 2,000 per month	
- KD Charge card	5%	Of withdrawn amount	- Balance which falls below KD 200		
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	<b>9/3 Commission of identifying account as (Dormant/closure of Dormant/Settlement/Reactivation)</b>		
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Salary Account	KD 5,000	
- USD Charge card	5%	Of withdrawn amount	- All Saving Accounts	KD 5,000	
- KD withdrawal	5%	Minimum charge KD 2 on all cash withdrawals processed within the Bank's branches or via its ATMs.	- Labor Account	KD 5,000	
- USD withdrawal	5%		- Commercial Star Account	KD 5,000	
- Handling fees for cash advance withdrawal (cash advance fees)	5%		- Privilege Account	KD 5,000	
<b>1/13 Commission on cash withdrawal / POS purchasing through the other banks (local - international)</b>			- Current / Call or demand Accounts	KD 5,000	
- ATM withdrawal transaction (locally) by KD charge card	5%	Of withdrawn amount	<b>9/4 Commission on closure of account before 3 months from opening the same</b>		
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Salary Account	KD 5,000	
- ATM Withdrawal (internationally) by KD charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- All Saving Accounts	KD 5,000	
- POS purchasing (internationally)	2.50%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Labor Account	KD 5,000	
- ATM Withdrawal transaction (locally) by USD charge card	5%	Of withdrawn amount	- Commercial Star Account	KD 5,000	
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Privilege Account	KD 5,000	
- USD withdrawal	5%	Of withdrawn amount	- Current / Call or demand Accounts	KD 5,000	
- POS purchasing (locally)	2.50%	Commission on foreign exchange variance	<b>10 Bank Certificates Commissions</b>		
- ATM withdrawal transaction (Internationally)	5%	Of withdrawn amount	<b>10/1 Bank / other certificates issuance commission</b>	KD 5,000	
- Commission on ATM withdrawal transaction (Internationally) by credit cards	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	<b>12 Account Statement &amp; Advices Commissions</b>		
- Fees on cash withdrawal by prepaid Mastercard	500 Fils		<b>12/1 Copy of document commission</b>		
- Fees on cash withdrawal by multi-currency prepaid card	500 Fils		- One page covering one year	KD 1,000	
- Fees on cash withdrawal by multi-currency prepaid card in KDB/Yuan Chinese	KD1,000	Or the foreign currency equivalent	- One page for more than one year and upto 2 years	KD 1,000	
- Fees on foreign exchange when using KD denominated card abroad or using the card in a currency other than the currency of the country of residence	2.50%	In case using the card other CBK ATM machine Or the YUAN Chinese equivalent	- One page for more than 2 years and upto 5 years	KD 3,000	
- Fees on foreign exchange when using KD denominated card abroad or using the card in a currency other than the currency of the country of residence for UPI prepaid card	2.50%		- One page for more than 5 years and upto 10 years	KD 10,000	
- Cash withdrawal (K-Net) in GCC countries	KD 1,000		- One page for more than 10 years	KD 10,000	
- Cash withdrawal (Electron Card)	3%	Minimum charge KD 2	<b>12/2 Commission on account statement request via the Bank's website / Tele-banking service / branch according to the page / following pages</b>		
<b>1/14 Commission on debit amount / unpaid amount</b>			- One page covering one year	KD 1,000	
<b>1/15 Default fees</b>			- One page for more than one year and upto 2 years	KD 1,000	
<b>1/17 Commission for changing card credit limit (decrease or increase) upon customer's request</b>	KD 5,000	Plus monthly service charges by 0.5%	- One page for more than 2 years and upto 5 years	KD 3,000	
<b>1/19 Commission on fast transfer service of funds from credit cards</b>	5%	Charged on the due amounts with KD 2 as a minimum	- One page for more than 5 years and upto 10 years	KD 10,000	
<b>1/21 Gift Card</b>			- One page for more than 10 years	KD 10,000	
- Issuance fees	KD 2,500	for all Gift Card denominations	- Card account statement request		
<b>1/23 Commission for issuing replacement of lost PIN for ATM Card</b>			- From 3 months up to 2 years	500 Fils	
- ATM withdrawal	KD 5,000		- Over 2 years up to 5 years	KD 2,000	
- PhoneLink	KD 5,000		- Over 5 years up to 10 years	KD 5,000	
<b>1/27 Commission against insufficient balance when attempting to process a cash withdrawal transactions through CBK or other banks' ATMs, or purchases through point of sale machines or online websites.</b>			<b>12/3 Commission on request for a copy of account statement / cheques according to period</b>		
- Local Transactions	50 Fils	Using (Debit Cards, Credit Cards or Prepaid Cards)	- One page covering one year	KD 1,000	
- International Transactions	150 Fils		- One page for more than one year and upto 2 years	KD 1,000	
<b>2 Bank Transfers</b>			- One page for more than 2 years and upto 5 years	KD 3,000	
<b>2/1 Commissions of Local Transfers (Swift) from KD Accounts:</b>			- One page for more than 5 years and upto 10 years	KD 10,000	
- Transfer in Kuwaiti Dinar	KD 5,000	(KD 2 commission + KD 3 swift)	- One page for more than 10 years	KD 10,000	
- Transfer in Foreign Currency	KD 7,000	(KD 2 commission + KD 5 swift)	- Loan detailed account statement (Family Support Fund)	KD 5,000	
<b>2/2 Commissions of Local Transfers (Swift) from FC Accounts</b>			<b>12/5 Copy of sales slip commission for credit cards / ATM cards</b>		
- Transfer in a currency different than the FC account	KD 4,000	(KD 1 commission + KD 3 swift)	- Request for a copy of credit card transaction receipt	KD 2,000	For each transaction request
- Against an account in the same foreign currency	KD 4,000	(KD 1 commission + KD 3 swift) plus 1/8%	<b>12/7 Commission on advices by fax (local / international)</b>	KD 1,000	per page
<b>2/3 Outward transfers (swift) commission, CBK customers / non-CBK customers</b>			<b>13 Installment Deferment Commission</b>		
- Against Kuwaiti dinar	KD 8,000	(KD 1 commission + KD 7 swift)	<b>13/1 Deferment commission on consumer loan installment or any other loans</b>		
- Against account of the same foreign currency	KD 8,000	(KD 1 commission + KD 7 swift) + (1/4%)	- Commission on extension of consumer loan tenor	KD 20,000	
- Against Cash in the same foreign currency	KD 8,000	(KD 1 commission + KD 7 swift) + (1/2%)	- Commission on extension of personal / housing loan tenor	KD 25,000	
- Western Union		As per the commission prescribed by the provider	<b>14 Default Fees on Due Installments</b>		
<b>2/4 Commission on cancellation of transfer / swift / mail transfer</b>			<b>14/1 Default fees on monthly installment (installment &amp; consumer loans)</b>	1.25% monthly minimum KD5,000	For each installment
- Western Union	KD 5,000	As per the commission prescribed by the provider	<b>14/2 Advising customer of his default in paying the third past-due installment and the installments falling due thereafter</b>	KD 5,000	
<b>2/5 Confirmation commission on transfer/swift issuance / cancellation upon customer's request</b>	KD 5,000		<b>14/3 legal pledge commission / fee</b>	KD 10,000	
<b>2/6 Bank transfers / demand drafts commission</b>			<b>14/4 Commission for changing guarantor</b>	KD 20,000	
- In Kuwaiti dinar	KD 1,500				
- Against account of the same foreign currency	KD 1,500	Plus 1/4 %			
- Cash amount in the same foreign currency	KD 1,500	Plus 1/2 %			
<b>2/9 Commission on cancellation / stoppage of bank transfer against submital of original transfer</b>	KD 5,000				
<b>2/10 Stop payment of bank demand draft /swift commission</b>	KD 5,000				
<b>2/11 Cancellation commission of stop payment of transfer / swift / mail transfer</b>	KD 10,000				
<b>2/12 Commission on coverage of transfer / swift for currency different from that of the country to which money is sent</b>	Plus KD 4				
<b>2/14 Inward transfer commission</b>	KD 2,000				
<b>2/15 Transfer/swift received and transferred to local/international banks in FC/KD</b>	KD 5,000	Fees will be collected as per type of transaction			
<b>2/16 Transfer/swift paid in cash in KD and in foreign currencies</b>					
- In Kuwaiti dinar	KD 8,000	(KD 1 commission + KD 7 swift)			
- Cash amount in the same foreign currency	KD 8,000	(KD 1 commission + KD 7 swift) + (1/2%)			
- Coverage	KD 4,000				
<b>2/17 Foreign cheques collection and negotiation commission</b>	KD 5,000	Plus outward transfer fees (fees exist no coverage fees upon payment)			
<b>2/18 Commission on cheques collection drawn on overseas banks in FC/KD</b>	KD 8,000	For each transaction effected on the same bank			
<b>2/19 Commission on immediate collection of cheques /FBPs (cheques withdrawn on overseas banks sent under collection fees) (including traveler's cheques)</b>					
- Credit the amount to KD account	KD 5,000	Minimum charge KD 1 / maximum charge KD 2			
- Credit the amount to account in the same currency	KD 5,000	20 day interest on the amount of the cheque will be collected			
- Cash payment of the amount in foreign currency (against traveler's cheques only)	KD 5,000	20 day interest on the amount of the cheque will be collected plus 1% (minimum charge KD 5,000)			
<b>2/21 Commission on transferring incoming amount as per the amount for CBK customers / non-CBK customers</b>	KD 5,000	Fees will be collected as per type of transaction			
<b>2/22 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</b>					
- Paid in USD in cash - paid in FC in cash	KD 5,000	Fees will be collected as per type of transaction + 1% for the same currency			

