

List of Fees and Commissions



Existing Products / Services	Prescribed Fees	Notes	Existing Products / Services	Prescribed Fees	Notes
1 Cards			23/2 International fast money transfer (Al-Tijari Send)	KD 2,000 upto KD 10,000	Fees will be collected based on the selected country
1/1 Credit/ Prepaid/ ATM Cards Issuance Commission as per card/category			3 Standing Payment Order		
- 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	3/2 Monthly commission on standing order within the Bank/local banks / local companies		
- 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	3/3 Commission for creating standing orders/instructions to cover accounts (swep)		
- 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	3/4 Commission on standing instructions request /amendment / change / suspension		
- 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	3/5 Commission on transfer from the customer's account to another account of the same or another customer within the Bank		
- KD Charge card	KD 20,000	First year	- Each transaction	500 Fils	
- 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	3/6 Local or foreign transfers/swift commission		
Supplementary Credit/Prepaid Cards Issuance Commission as per card/category			3/7 Commission on local or foreign transfer with coverage / swift in FC or GCC currencies		
- Classic card	KD 30,000	First year	3/8 Commission on transfer to charities and non-profit organizations		
- Gold card	KD 50,000	First year	4 Cheques		
- Titanium card	KD 50,000	First year	4/1 Cheque book issuance commission - Retail, according to category (50 leaves, 25 leaves, 10 leaves)		
- Platinum card	KD 70,000	First year	- 10 leaves	KD 2,000	Including all service channels
- Signature card	KD 10,000	First year	- 25 leaves	KD 5,000	
- Infinite card	KD 100,000	First year	- 40 leaves	KD 7,000	
- World card	KD 100,000	First year	4/3 Cheque book cancellation commission (if not received by customer within 3 months)	KD 2,000	Including all service channels
- StarNet card	KD 15,000	First year	4/4 Lost cheque book cancellation commission	KD 10,000	Including all service channels
- Prepaid card	KD 10,000	First year	4/5 Stop payment of cheque commission	KD 10,000	Including all service channels
- Multi-currency prepaid card	KD 10,000	First year - or the foreign currency equivalent	4/6 Commission for issuing secured payment order / certified cashier cheque / cash payment order		
- 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	4/8 Commission on returned cheque due to insufficient funds or for other reasons		
- USD Charge card	USD 70,000	First year	- Returned cheques due to insufficient funds	KD 20,000	Or available balance whichever is lower
1/2 Credit/ Prepaid/ ATM Cards Renewal Commission as per card/category			- Returned cheques for other reasons	KD 10,000	
- Classic card	KD 30,000	Per annum	4/9 Commission for advising customer of 3 returned cheques on his account	KD 5,000	
- Gold card	KD 50,000	Per annum	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.	KD 2,500	
- Titanium card	KD 50,000	Per annum	5 Safe Deposit Boxes		
- Platinum card	KD 70,000	Per annum	5/1 Deposit lockers / custody service / envelopes rented annually to keep private documents for customers and maintained with the Safe Custody Department	KD 25,000	
- Signature card	KD 80,000	Per annum	5/2 Safe deposit boxes rental commission according to size / type / period		
- 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.
- StarNet card	KD 15,000	Per annum	- Large-sized box	KD 100,000	p.a.
- Prepaid card	KD 10,000	Per annum	5/3 Commission for lost / damaged / broken safe deposit box key	KD 50,000	
- Multi-currency prepaid card	KD 10,000	Per annum - or the foreign currency equivalent	5/4 Deposit for secondary key of safe deposit box	KD 50,000	
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	Per annum - or the YUAN Chinese equivalent	6 Commission for Other Services		
- KD & USD Prepaid Virtual Cards	KD 10,000	Per annum - or USD equivalent	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, illiterate customers and Edya withdrawal.		
- KD Charge card	KD 20,000	Per annum	- Salary account	KD 1,000	For each withdrawal transaction
- USD Charge card	USD 70,000	Per annum	- All saving accounts	KD 1,000	For each withdrawal transaction
- Control Account card	KD 10,000	Per annum	- Labor accounts	KD 1,000	For each withdrawal transaction
- StarLink card	KD 5,000	Per annum	- Commercial Star accounts	KD 1,000	For each withdrawal transaction
1/3 Supplementary Credit / Prepaid Cards Renewal Commission as per card/category			- Privilege account	KD 1,000	For each withdrawal transaction
- Classic card	KD 30,000	Per annum	- Current / call or demand accounts	KD 1,000	For each withdrawal transaction
- Gold card	KD 50,000	Per annum	6/5 Commission on signature validation / signature validation certificate		
- Titanium card	KD 50,000	Per annum	6/7 Commission on cash deposit or withdrawal for GCC currencies / FC from an account of the same currency		
- Platinum card	KD 70,000	Per annum	- Withdrawal and depositing of currency notes	1%	
- Signature card	KD 80,000	Per annum	- Against account of the same FC	1/2%	
- Infinite card	KD 100,000	Per annum	- FC in account of the same currency	500 Fils	Minimum charge equivalent to KD 1
- World card	KD 100,000	Per annum	6/9 Commission on transfer from account to another account with the Bank (individuals)		
- StarNet card	KD 10,000	Per annum - or the foreign currency equivalent	6/10 Commission on issuance / cancellation of Power of Attorney for effecting banking transactions		
- Prepaid card	KD 10,000	Per annum - or the YUAN Chinese equivalent	- Power of Attorney for effecting banking transactions (internal proxy)		
- Multi-currency prepaid card	KD 10,000	Per annum - or the foreign currency equivalent	- Issuance	KD 5,000	
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	Per annum - or the YUAN Chinese equivalent	- Cancellation	KD 5,000	
- KD & USD Prepaid Virtual Cards	KD 10,000	First year - or USD equivalent	6/11 Commission for sending international parcel / mail		
- KD Charge card	KD 20,000	Per annum	- Commission for sending (international) parcel	KD 7,000	For each 1/2 Kg
- USD Charge card	USD 70,000	Per annum	- Mail	KD 1,000	
1/4 Lost /Stolen Credit Card or Prepaid Card reporting commission			6/12 Commission for paying customs duties by deduction from customer account / in cash payment / for non-CBK-customers / in FC to local banks		
- Reporting lost/stolen credit card	KD 15,000	Card is deactivated internationally	- Customs duties (deduction from account)	KD 2,000	For each invoice
1/6 Replacement of lost/damaged/stolen credit / prepaid / ATM Cards Issuance commission (as per the type/category of each card)			- Customs duties (cash payment)	KD 5,000	For each invoice
- Classic card	KD 20,000		6/13 Commission for collecting services invoices from CBK customers and non-CBK customers (electricity, mobile, water bill, MOC invoices via electronic service)		
- Gold card	KD 20,000		- Collecting mobile invoices	500 Fils	For each invoice
- Titanium card	KD 20,000		- MOC / Electricity	500 Fils	For each invoice
- Platinum card	KD 20,000		6/14 Commission for cash delivery service to customer	KD 4,000	For minimum amount of KD1,000 and maximum amount of KD50,000
- Signature card	KD 20,000		6/15 Commission for Customer Signature Change	KD 5,000	
- Infinite card	KD 20,000		6/16 Commission for not updating the Civil ID	KD 1,000	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
- World card	KD 20,000		6/17 Commission for Insta Pay service	100 Fils	For each transaction (After 100 free transaction per month)
- Student card	KD 20,000		- Cash withdrawal	100 Fils	Per each cash withdrawal from a local bank ATM
- Prepaid card	KD 5,000		- Balance Inquiry	50 Fils	Per each balance inquiry from a local bank ATM
- Multi-currency prepaid card	KD 5,000	Or the foreign currency equivalent	8 Digital Services for Individuals		
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 5,000	Or the YUAN Chinese equivalent	8/1 Local / Overseas transfer commission through digital channels		
- KD Charge card	KD 20,000		- Local transfer (Swift)	Free	
- USD Charge card	KD 20,000		- Overseas Transfer (Swift)	Free	
- StarNet card	KD 20,000		8/2 Correspondent bank fees for outward transfers through digital channels	KD 5,000	Fees may be applied by correspondent banks (if any)
- Replacement of lost/stolen card	KD 20,000		8/3 Commission of GCC transfers via AFAQ network through digital channels	KD 5,000	Covering correspondent bank charges (upon customer request)
- Replacement of damaged card	KD 5,000		8/4 Reactivation of dormant account through digital channels	Free	
- StarLink card	KD 5,000		9 Accounts Commissions		
1/10 PIN reissuance commission			9/1 Commission on minimum balance of prizes given accounts		
- Any card	KD 5,000		- Al Nagma Account	KD 2,000 per month	
- Phoneline	KD 5,000		- Balance which falls below KD 200		
1/11 Commission on delivery of credit card by express mail	KD 15,000		9/3 Commission of identifying account as (Dormant/closure of Dormant /Settlement /Reactivation)		
1/12 Commission on cash withdrawal through the issuer bank			- Salary Account	KD 5,000	
- KD Charge card	5%	Of withdrawn amount	- All Saving Accounts	KD 5,000	
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Labor Account	KD 5,000	
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Commercial Star Account	KD 5,000	
- USD Charge card	5%	Of withdrawn amount	- Privilege Account	KD 5,000	
- Handling fees for cash advance withdrawal (cash advance fees)	5%	Minimum charge KD 2 on all cash withdrawals processed within the Bank's branches or via its ATMs.	- Current / Call or demand Accounts	KD 5,000	
1/13 Commission on cash withdrawal / POS purchasing through the other banks (local - international)			9/4 Commission on closure of account before 3 months from opening the same		
- ATM Withdrawal transaction (locally) by KD charge card	5%	Of withdrawn amount	- Salary Account	KD 5,000	
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- All Saving Accounts	KD 5,000	
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Labor 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	- Commercial Star Account	KD 5,000	
- POS purchasing (internationally)	2.50%	Commission on foreign exchange variance	- Privilege Account	KD 5,000	
- ATM Withdrawal transaction (locally) by USD charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Current / Call or demand Accounts	KD 5,000	
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	10 Bank Certificates Commissions		
- USD withdrawal	5%	Of withdrawn amount	10/1 Bank / other certificates issuance commission	KD 5,000	
- POS purchasing (locally)	2.50%	Commission on foreign exchange variance	12 Account Statement & Advice Commissions		
- ATM withdrawal transaction (internationally)	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	12/1 Copy of document commission		
- Commission on ATM withdrawal transaction (internationally) by credit cards	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- One page covering one year	KD 1,000	
- Fees on cash withdrawal by prepaid Mastercard	500 Fils		- One page for more than one year and upto 2 years	KD 1,000	
- Fees on cash withdrawal by multi-currency prepaid card	500 Fils		- One page for more than 2 years and upto 5 years	KD 3,000	
- Fees on cash withdrawal by multi-currency prepaid card UPI in KD&YUAN Chinese	KD1,000	Or the foreign currency equivalent	- One page for more than 5 years and upto 10 years	KD 10,000	
- 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%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- One page for more than 10 years	KD 10,000	
- 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%	Minimum charge KD 2	12/2 Commission on account statement request via the Bank's website / Tele-banking service / branch according to the page / following pages		
- Cash withdrawal (K-Net) in GCC countries	KD 1,000		- One page covering one year	KD 1,000	
- Cash withdrawal (Election Card)	3%		- One page for more than one year and upto 2 years	KD 1,000	
1/14 Commission on debit amount / unpaid amount	Discount rate + 2.5% per annum	Plus monthly service charges by 0.5%	- One page for more than 2 years and upto 5 years	KD 3,000	
1/15 Default fees	1% per month	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	
1/17 Commission for changing card credit limit (decrease or increase) upon customer's request	KD 5,000		- One page for more than 10 years	KD 10,000	
1/19 Commission on fast transfer service of funds from credit cards	5%	Minimum charge KD 2	- Card account statement request		
1/21 Gift Card			- From 3 months up to 2 years	500 Fils	
- Issuance fees	KD 2,500	for all Gift Card denominations	- Over 2 years up to 5 years	KD 2,000	
1/23 Commission for issuing replacement of lost PIN for ATM Card			- Over 5 years up to 10 years	KD 5,000	
- ATM withdrawal	KD 5,000		12/3 Commission on request for a copy of account statement / cheques according to period		
- Phoneline	KD 5,000		- One page covering one year	KD 1,000	
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.			- One page for more than one year and upto 2 years	KD 1,000	
- Local Transactions	50 Fils		- One page for more than 2 years and upto 5 years	KD 3,000	
- International Transactions	150 Fils		- One page for more than 5 years and upto 10 years	KD 10,000	
2 Bank Transfers			- One page for more than 10 years	KD 10,000	
2/1 Commissions of Local Transfers (Swift) from KD Accounts:			- Loan detailed account statement (Family Support Fund)	KD 5,000	
- Transfer in Kuwaiti Dinar	KD 5,000	(KD 2 commission + KD 3 swift)	12/5 Copy of sales slip commission for credit cards / ATM cards		
- Transfer in Foreign Currency	KD 7,000	(KD 2 commission + KD 5 swift)	- Request for a copy of credit card transaction receipts	KD 2,000	For each transaction request
2/2 Commissions of Local Transfers (Swift) from FC Accounts			12/7 Commission on advice by fax (local / international)	KD 1,000	per page
- Transfer in a currency different than the FC account	KD 4,000	(KD 1 commission + KD 3 swift)	13 Installment Deferment Commission		
- Against an account in the same foreign currency	KD 4,000	(KD 1 commission + KD 3 swift) plus 1/8%	13/1 Deferment commission on consumer loan installment or any other loans		
2/3 Outward transfers (swift) commission, CBK customers / non-CBK customers			- Commission on extension of consumer loan tenor	KD 20,000	
- Against Kuwaiti dinar	KD 8,000	(KD 1 commission + KD 7 swift)	- Commission on extension of personal / housing loan tenor	KD 25,000	
- Against account of the same foreign currency	KD 8,000	(KD 1 commission + KD 7 swift) + (1/4%)	14 Default Fees on Due Installments		
- Against Cash in the same foreign currency	KD 8,000	(KD 1 commission + KD 7 swift) + (1/2%)	14/1 Default fees on monthly installment (installment & consumer loans)	1.25% monthly minimum KD5,000	For each installment
- Western Union	As per the commission prescribed by the provider		14/2 Advising customer of his default in paying the third past-due installment and the installments falling due thereafter	KD 5,000	
2/4 Commission on cancellation of transfer / swift /mail transfer			14/3 legal pledge commission / fee	KD 10,000	
Western Union	KD 5,000	As per the commission prescribed by the provider	14/4 Commission for changing guarantor	KD 20,000	
2/5 Confirmation commission on transfer/swift issuance / cancellation upon customer's request	KD 5,000				
2/6 Bank transfers / demand drafts commission					
- 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 %			
2/9 Commission on cancellation / stoppage of bank transfer against submittal of original transfer	KD 5,000				
2/10 Stop payment of bank demand draft /swift commission	KD 5,000				
2/11 Cancellation commission of stop payment of transfer / swift / mail transfer	KD 10,000				
2/12 Commission on coverage of transfer / swift for currency different from that of the country to which money is sent	Plus KD 4				
2/14 Inward transfer commission	KD 2,000				
2/15 Transfer/swift received and transferred to local/international banks in FC/KD	KD 5,000	Fees will be collected as per type of transaction			
2/16 Transfer/swift paid in cash in KD and in foreign currencies					
- 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				
2/17 Foreign cheques collection and negotiation commission	KD 5,000	Plus outward transfer fees (there exist no coverage fees upon payment)			
2/18 Commission on cheques collection drawn on overseas banks in FC/KD	KD 8,000	For each transaction effected on the same bank			
2/19 Commission on immediate collection of cheques /FBP's (cheques withdrawn on overseas banks sent under collection fees) (including traveler's cheques)	Mail	Minimum charge KD 1 / maximum charge KD 2			
- Credit the amount to KD account	KD 5,000	20 day interest on the amount of the cheque will be collected			
- 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)			
2/21 Commission on transferring incoming amount as per the amount for CBK customers / non-CBK customers	KD 5,000	Fees will be collected as			

