

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	- Creating standing orders/instructions on account	KD 5,000	Per annum
- Prepaid card	KD 10,000	First Year - or the foreign currency equivalent	3/4 Commission on standing instructions request / amendment / change / suspension		
- Multi-currency prepaid card	KD 10,000	First Year - or the foreign currency equivalent	- Request for temporary suspension of standing orders	KD 5,000	For each transaction
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	First Year - or the YUAN Chinese equivalent	3/5 Commission on transfer from the customer's account to another account of the same or another customer within the Bank		
- KD & USD Prepaid Virtual Cards	KD 10,000	First Year - or USD equivalent	- Each transaction	500 Fils	
- KD Charge card	KD 20,000	First year	- Account coverage transaction	KD 1,000	For each transaction
- USD Charge card	USD 70,000	First year	- Balance not available	KD 1,000	For each transaction
- Control Account card	KD 10,000	First year	3/6 Local or foreign transfers/swift commission		
- StarLink card	KD 5,000	First year	3/7 Commission on local or foreign transfer with coverage / swift in FC or GCC currencies		
Supplementary Credit/Prepaid Cards Issuance Commission as per card/category			3/9 Commission on transfer to charities and non-profit organizations		
- Classic card	KD 30,000	First year	4 Cheques		
- Gold card	KD 50,000	First year	4/1 Cheque book issuance commission - Retail, according to category (50 leaves, 25 leaves, 10 leaves)		
- Titanium card	KD 50,000	First year	- 10 leaves	KD 2,000	Including all service channels
- Platinum card	KD 70,000	First year	- 25 leaves	KD 5,000	
- Signature card	KD 80,000	First year	- 40 leaves	KD 7,000	
- Infinite 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
- World card	KD 100,000	First year	4/4 Lost cheque book cancellation commission	KD 10,000	Including all service channels
- StarNet card	KD 15,000	First year	4/5 Stop payment of cheque commission	KD 10,000	Including all service channels
- Prepaid card	KD 10,000	First year	4/6 Commission for issuing secured payment order / certified cashier cheque / cash payment order		
- Multi-currency prepaid card	KD 10,000	First year - or the foreign currency equivalent	- Certified cheque	KD 5,000	
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	First year - or the YUAN Chinese equivalent	- Issuance of cashier cheque	KD 10,000	
- KD & USD Prepaid Virtual Cards	KD 10,000	First year - or USD equivalent	4/8 Commission on returned cheque due to insufficient funds or for other reasons		
- KD Charge card	KD 20,000	First year	- Returned cheques due to insufficient funds	KD 20,000	Or available balance whichever is lower
- USD Charge card	USD 70,000	First year	- Returned cheques for other reasons	KD 10,000	
- Control Account card	KD 10,000	Per annum	4/9 Commission for advising customer of 3 returned cheques on his account	KD 5,000	
- StarLink card	KD 5,000	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	
1/2 Credit/ Prepaid/ ATM Cards Renewal Commission as per card/category			5 Safe Deposit Boxes		
- Classic card	KD 30,000	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	
- Gold card	KD 50,000	Per annum	5/2 Safe deposit boxes rental commission according to size / type / period		
- Titanium card	KD 50,000	Per annum	- Small-sized box	KD 30,000	p.a.
- Platinum card	KD 70,000	Per annum	- Medium-sized box	KD 40,000	p.a.
- Signature card	KD 80,000	Per annum	- Large-sized box	KD 100,000	p.a.
- Infinite card	KD 100,000	Per annum	5/3 Commission for lost / damaged / broken safe deposit box key	KD 50,000	
- World card	KD 100,000	Per annum	5/4 Deposit for secondary key of safe deposit box	KD 50,000	
- StarNet card	KD 15,000	Per annum	6 Commission for Other Services		
- Prepaid card	KD 10,000	Per annum	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.		
- Multi-currency prepaid card	KD 10,000	Per annum - or the foreign currency equivalent	- Salary account	KD 1,000	For each withdrawal transaction
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	Per annum - or the YUAN Chinese equivalent	- All saving accounts	KD 1,000	For each withdrawal transaction
- KD & USD Prepaid Virtual Cards	KD 10,000	Per annum - or USD equivalent	- Labor accounts	KD 1,000	For each withdrawal transaction
- KD Charge card	KD 20,000	Per annum	- Commercial Star accounts	KD 1,000	For each withdrawal transaction
- USD Charge card	USD 70,000	Per annum	- Privilege account	KD 1,000	For each withdrawal transaction
- Control Account card	KD 10,000	Per annum	- Current / call or demand accounts	KD 1,000	For each withdrawal transaction
- StarLink card	KD 5,000	Per annum	6/5 Commission on signature validation / signature validation certificate		
1/3 Supplementary Credit / Prepaid Cards Renewal Commission as per card/category			6/7 Commission on cash deposit or withdrawal for GCC currencies / FC from an account of the same currency		
- Classic card	KD 30,000	Per annum	- Withdrawal and depositing of currency notes		
- Gold card	KD 50,000	Per annum	- Against account of the same FC	1%	
- Titanium card	KD 50,000	Per annum	- FC in account of the same currency	1/2%	Minimum charge equivalent to KD 1
- Platinum card	KD 70,000	Per annum	6/9 Commission on transfer from account to another account with the Bank (individuals)	500 Fils	
- Signature card	KD 80,000	Per annum	6/10 Commission on issuance / cancellation of Power of Attorney for effecting banking transactions		
- Infinite card	KD 100,000	Per annum	- Power of Attorney for effecting banking transactions (internal proxy)		
- World card	KD 100,000	Per annum	- Issuance	KD 5,000	
- StarNet card	KD 10,000	Per annum - or the foreign currency equivalent	- Cancellation	KD 5,000	
- Prepaid card	KD 10,000	Per annum - or the YUAN Chinese equivalent	6/11 Commission for sending international parcel / mail		
- Multi-currency prepaid card	KD 10,000	Per annum - or the foreign currency equivalent	- Commission for sending (international) parcel	KD 7,000	For each 1/2 Kg
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10,000	Per annum - or USD equivalent	- Mail	KD 1,000	
- KD & USD Prepaid Virtual Cards	KD 10,000	Per annum	6/12 Commission for paying customs duties by deduction from customer account / in cash payment / for non-CBK-customers / in FC to local banks		
- KD Charge card	KD 20,000	Per annum	- Customs duties (deduction from account)	KD 2,000	For each invoice
- USD Charge card	USD 70,000	Per annum	- Customs duties (cash payment)	KD 5,000	For each invoice
- Control Account card	KD 10,000	Per annum	6/13 Commission for collecting services invoices from CBK customers and non-CBK customers (electricity, mobile, water bill, MOC invoices via electronic service)		
- StarLink card	KD 5,000	Per annum	- Collecting mobile invoices	500 Fils	For each invoice
1/5 Lost / Stolen Credit Card or Prepaid Card reporting commission			- MOC / Electricity	500 Fils	For each invoice
- Reporting lost/stolen credit card	KD 15,000	Card is deactivated internationally	6/14 Commission for cash delivery service to customer	KD 4,000	For minimum amount of KD1,000 and maximum amount of KD50,000
1/6 Replacement of lost/damaged/stolen credit / prepaid / ATM Cards Issuance commission (as per the type/category of each card)			6/15 Commission for Customer Signature Change	KD 5,000	
- Classic 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
- Gold card	KD 20,000		6/17 Commission for Insta Pay service	100 Fils	For each transaction (After 100 fee transaction per month)
- Titanium card	KD 20,000		6/18 Cash withdrawal and/or balance inquiry made through another local banks ATM		
- Platinum card	KD 20,000		- Cash withdrawal	100 Fils	Per each cash withdrawal from a local bank ATM
- Signature card	KD 20,000		- Balance Inquiry	50 Fils	Per each balance inquiry from a local bank ATM
- Infinite card	KD 20,000		8 Digital Services for Individuals		
- World card	KD 20,000		8/1 Local / Overseas transfer commission through digital channels		
- StarNet card	KD 20,000		- Local transfer (Swift)	Free	
- Prepaid card	KD 20,000		- Overseas Transfer (Swift)	Free	Fees may be applied by correspondent banks (if any)
- Multi-currency prepaid card	KD 5,000	Or the foreign currency equivalent	9 Accounts Commissions		
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 5,000	Or the YUAN Chinese equivalent	9/1 Commission on minimum balance of prizes given accounts		
- KD Charge card	KD 20,000		- Al Nagma Account		
- USD Charge card	KD 20,000		- Balance which falls below KD 200	KD 2,000 per month	
- StarNet card	KD 20,000		9/2 Frozen accounts commissions		
- Replacement of damaged card	KD 5,000		- Salary Account	KD 2,000 per month	
- StarLink card	KD 5,000		- All Saving Accounts	KD 2,000 per month	
1/10 PIN reissuance commission			- Labor Account	KD 2,000 per month	
- Any card	KD 5,000		- Commercial Star Account	KD 2,000 per month	
- Phonetik	KD 5,000		- Privilege Account	KD 2,000 per month	
1/11 Commission on delivery of credit card by express mail	KD 15,000		- Current / Call or demand Accounts	KD 2,000 per month	
1/12 Commission on cash withdrawal through the issuer bank			9/3 Commission on settlement / closure of frozen / dormant account		
- 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	
- USD Charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Commercial Star Account	KD 5,000	
- KD withdrawal	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%	Of withdrawn amount	- Privilege Account	KD 5,000	
- ATM Withdrawal transaction (locally) by USD charge card	5%	Commission on foreign exchange variance	10 Bank Certificates Commissions		
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	10/1 Bank / other certificates issuance commission	KD 5,000	
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	12 Account Statement & Advice Commissions		
- POS purchasing (locally)	2.50%	Of withdrawn amount	12/1 Copy of document commission		
- ATM withdrawal transaction (internationally)	5%	Minimum charge KD 2 on all cash withdrawals processed within the Bank's branches or via its ATMs.	- One page covering one year	KD 1,000	
- Commission on ATM withdrawal transaction (internationally) by credit cards	5%	Or the foreign currency equivalent	- One page for more than one year and upto 2 years	KD 1,000	
- Fees on cash withdrawal by prepaid Mastercard	500 Fils	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 cash withdrawal by multi-currency prepaid card	500 Fils		- One page for more than 5 years and upto 10 years	KD 10,000	
- Fees on cash withdrawal by multi-currency prepaid card UPI in KD&YUAN Chinese	KD 1,000		- 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	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		
- 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%	Plus monthly service charges by 0.5%	- One page for more than one year and upto 2 years	KD 1,000	
- Cash withdrawal (K-Fees in GCC countries)	KD 1,000	Charged on the due amounts with KD 2 as a minimum	- One page for more than 2 years and upto 5 years	KD 1,000	
- Cash withdrawal (Election Card)	3%		- One page for more than 5 years and upto 10 years	KD 3,000	
1/14 Commission on debit amount / unpaid amount	Discount rate + 2.5% per annum		- One page for more than 10 years	KD 10,000	
1/15 Default fees	1% per month		- Card account statement request	500 Fils	
1/17 Commission for changing card credit limit (decrease or increase) upon customer's request	KD 5,000		- From 3 months up to 2 years	KD 2,000	
1/19 Commission on fast transfer service of funds from credit cards	5%	Minimum charge KD 2	- Over 2 years up to 5 years	KD 2,000	
1/21 Gift Card			- Over 5 years up to 10 years	KD 5,000	
- Issuance fees	KD 2,500	For all Gift Card denominations	12/3 Commission on request for a copy of account statement / cheques according to period		
1/23 Commission for issuing replacement of lost PIN for ATM Card			- One page covering one year	KD 1,000	
- ATM withdrawal	KD 5,000		- One page for more than one year and upto 2 years	KD 1,000	
- Phonetik	KD 5,000		- One page for more than 2 years and upto 5 years	KD 3,000	
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 5 years and upto 10 years	KD 10,000	
- Local Transactions	50 Fils	Using (Debit Cards, Credit Cards or Prepaid Cards)	- One page for more than 10 years	KD 10,000	
- International Transactions	150 Fils		- Loan detailed account statement (Family Support Fund)	KD 5,000	
2 Bank Transfers			12/5 Copy of sales slip commission for credit cards / ATM cards		
2/1 Commissions of Local Transfers (Swift) from KD Accounts:			- Request for a copy of credit card transaction receipts	KD 2,000	For each transaction request per page
- Transfer in Kuwaiti Dinar	KD 5,000	(KD 2 commission + KD 3 swift)	12/7 Commission on advices by fax (local / international)	KD 1,000	
- Transfer in Foreign Currency	KD 7,000	(KD 2 commission + KD 5 swift)	13 Installment Deferral Commission		
2/2 Commissions of Local Transfers (Swift) from FC Accounts			13/1 Deferral commission on consumer loan installment or any other loans		
- Transfer in a currency different than the FC account	KD 4,000	(KD 1 commission + KD 3 swift)	- Commission on extension of consumer loan term	KD 20,000	
- Against an account in the same foreign currency	KD 4,000	(KD 1 commission + KD 3 swift) plus 1/8%	- Commission on extension of personal / housing loan term	KD 25,000	
2/3 Outward transfers (swift) commission, CBK customers / non-CBK customers			14 Default Fees on UD Installments		
- Against Kuwaiti dinar	KD 8,000	Fees may be applied by correspondent banks (if any)	14/1 Default fees on monthly installment (instalment & consumer loans)	1.25% monthly minimum KD5,000	For each installment
- Against account of the same foreign currency	KD 8,000	(KD 1 commission + KD 7 swift)	14/2 Advising customer of his default in paying the third past-due instalment and the instalments falling due thereafter	KD 5,000	
- Against Cash in the same foreign currency	KD 8,000	(KD 1 commission + KD 7 swift) + (1/4%)	14/3 legal pledge commission / fee	KD 10,000	
- Western Union	KD 8,000	(KD 1 commission + KD 7 swift) + (1/2%)	14/4 Commission for changing guarantor	KD 20,000	
2/4 Commission on cancellation of transfer / swift / mail transfer					
- Western Union	KD 5,000	As per the commission prescribed by the provider			
2/5 Confirmation commission on transfer/swift issuance / cancellation upon customer's request					
- 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	Fees will be collected as per type of transaction			
2/15 Transfer/swift received and transferred to local/international banks in FC/KD	KD 5,000				
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 plus 1% (minimum charge KD 5,000)			