List of Fees and Commissions



Existing products / service	Prescribed Fees	Notes	Existing products / service	Prescribed Fees	Notes
Cards Credit/ Prepaid/ ATM Cards Issuance Commission as per card/category			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 per type of transaction
- Classic card - Gold card - Titanium card	KD 30.000 KD 50.000 KD 50.000	First year First year First year	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 - 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
- Platinum card - Signature card	KD 100.000 KD 100.000	First year First year	- Credit to customer's account with Commercial Bank of Kuwait - Credit to customer's account with another bank	KD 2.000 KD 5.000	same currency Fees will be collected as per type of transaction
- Infinite card - World card - Student card	KD 100.000 KD 100.000 KD 15.000	First year First year First year	 2/23 International fast money transfer (AI-Tijari Send) 3 Standing Payment Orders 3/1 Commission on creating standing orders/instructions within the Bank 	KD 2.000 upto KD 10.000	Fees will be collected based on the selected country
- StarNet card - Prepaid card - Multi-currency prepaid card	KD 10.000 KD 10.000 KD 10.000	First year First Year First Year – or the foreign currency equivalent	Standing instructions Bill payment Standing creations Standing instructions Standing order within the Bank/local banks / local companies	KD 5.000 KD 5.000	Per annum Per annum
 KD & YUAN Chinese Multi-currency UPI prepaid card KD & USD Prepaid Virtual Cards KD Charge card 	KD 10.000 KD 10.000 KD 20.000	First Year – or the YUAN Chinese equivalent First Year – or USD equivalent First year	Standing orders - Each transaction	As per type of transaction KD 1.000	
- USD Charge card - Control Account card	USD 70.000 KD 10.000	First year First year	 Bill payment Financial institutions 3/3 Commission for creating standing orders/instructions to cover accounts (swap) 	KD 2.000	Des energies
- StarLink card Supplementary Credit/Prepaid Cards Issuance Commission as per card/category - Classic card	KD 5.000 KD 30.000	First year	 Creating standing orders/instructions on account 3/4 Commission on standing instructions request /amendment / change / suspension Request for temporary suspension of standing orders 	KD 5.000 KD 5.000	Per annum For each transaction
- Gold card - Titanium card - Platinum card	KD 50.000 KD 50.000 KD 70.000	First year First year First year	 3/5 Commission on transfer from the customer's account to another account of the same or another customer within the Bank Each transaction 	500 Fils	
- Signature card - Infinite card - World card	KD 80.000 KD 100.000 KD 100.000	First year First year First year	 Account coverage transaction Balance not available 3/6 Local or foreign transfers/swift commission 	KD 1.000 KD 1.000 As per type of transaction	For each transaction For each transaction
- StarNet card - Prepaid card	KD 15.000 KD 10.000	First year First year	 3/7 Commission on local or foreign transfer with coverage / swift in FC or GCC currencies 3/9 Commission on transfer to charities and non-profit organizations 4 Cheques 	As per type of transaction 50% of 3/5	
- Multi-currency prepaid card - KD & YUAN Chinese Multi-currency UPI prepaid card - KD &USD Prepaid Virtual Cards	KD 10.000 KD 10.000 KD 10.000	First year – or the foreign currency equivalent First Year – or the YUAN Chinese equivalent First Year – or USD equivalent	 4/1 Cheque book issuance commission – Retail, according to category (50 leaves, 25 leaves, 10 leaves) 10 leaves 	KD 2.000	Including all service channels
 KD Charge card USD Charge card 1/2 Credit/ Prepaid/ ATM Cards Renewal Commission as per card/category 	KD 20.000 USD 70.000	First year First year	 25 leaves 50 leaves 4/3 Cheque book cancellation commission (if not received by customer within 3 months) 	KD 5.000 KD 7.000 KD 2.000	Including all service channels
- Classic card - Gold card - Titanium card	KD 30.000 KD 50.000 KD 50.000	Per annum Per annum Per annum	 4/4 Lost cheque book cancellation commission 4/5 Stop payment of cheque commission 4/6 Commission for issuing secured payment order / certified cashier cheque / 	KD 10.000 KD 10.000	Including all service channels Including all service channels
- Platinum card - Signature card	KD 70.000 KD 80.000 KD 100.000	Per annum Per annum Per annum	 cash payment order Certified cheque Issue of cashier cheque 	KD 5.000 KD 10.000	
- Infinite card - World card - Student card	KD 100.000 KD 15.000	Per annum Per annum	4/8 Commission on returned cheque due to insufficient funds or for other reasons Returned cheques due to insufficient funds Returned cheques for other reasons	KD 20.000 KD 10.000	Or available balance whichever is lower
- StarNet card - Prepaid card - Multi-currency prepaid card	KD 10.000 KD 10.000 KD 10.000	Per annum Per annum Per annum – or the foreign currency equivalent	 4/9 Commission for advising customer of 3 returned cheques on his account 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 	KD 5.000 KD 2.500	
 KD & YUAN Chinese Multi-currency UPI prepaid card KD &USD Prepaid Virtual Cards KD Charge card 	KD 10.000 KD 10.000 KD 20.000	Per annum – or the YUAN Chinese equivalent Per annum – or USD equivalent Per annum	with special needs are excluded from such fees. 5 Safe Deposit Boxes 5/1 Deposit lockers / custody service / envelopes rented annually to keep private	KD 25.000	
- USD Charge card - Control Account card	USD 70.000 KD 10.000	Per annum Per annum	 bopcontection of customers and maintained with the Safe Custody Department Safe deposit boxes rental commission according to size / type / period Small-sized box 	KD 30.000	0.2
 StarLink card Supplementary Credit / Prepaid Cards Renewal Commission as per card/category Classic card 	KD 5.000 KD 30.000	Per annum	 Medium-sized box Large-sized box 	KD 45.000 KD 100.000	p.a. p.a. p.a.
- Gold card - Titanium card - Platinum card	KD 50.000 KD 50.000 KD 70.000	Per annum Per annum Per annum	 5/3 Commission for lost / damaged / broken safe deposit box key 5/4 Deposit for secondary key of safe deposit box 6 Commission for Other Services 	KD 50.000 KD 50.000	
- Signature card - Infinite card - World card	KD 80.000 KD 100.000 KD 100.000	Per annum Per annum 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.		
- StarNet card - Prepaid card	KD 10.000 KD 10.000	Per annum Per annum	 Salary account All saving accounts Labor accounts 	KD 1.000 KD 1.000 KD 1.000	For each withdrawal transaction For each withdrawal transaction For each withdrawal transaction
- Multi-currency prepaid card - KD & YUAN Chinese Multi-currency UPI prepaid card - KD & USD Prepaid Virtual Cards	KD 10.000 KD 10.000 KD 10.000	Per annum - or the foreign currency equivalent Per annum – or the YUAN Chinese equivalent First Year – or USD equivalent	 Commercial Star accounts Privilege account Current / call or demand accounts 	KD 1.000 KD 1.000 KD 1.000	For each withdrawal transaction For each withdrawal transaction For each withdrawal transaction
- KD Charge card - USD Charge card 1/5 Lost /stolen Credit Card or Prepaid Card reporting commission	KD 20.000 USD 70.000	Per annum Per annum	 6/5 Commission on signature validation / signature validation certificate 6/7 Commission on cash deposit or withdrawal for GCC currencies / FC from an account of the same currency 	KD 5.000	
 Reporting lost/stolen credit card Replacement of lost/damaged/stolen credit / prepaid / ATM Cards issuance 	KD 15.000	Card is deactivated internationally	 Withdrawal and depositing of currency notes Against account of the same FC FC in account of the same currency 	1% 1/2%	Minimum charge equivalent to KD 1
commission (as per the type/category of each card) - Classic card - Gold card	KD 20.000 KD 20.000		 6/9 Commission on transfer from account to another account with the Bank (individuals) 6/10 Commission on issuance / cancellation of Power of Attorney for effecting banking transactions 	500 Fils	
- Titanium card - Platinum card - Signature card	KD 20.000 KD 20.000 KD 20.000		Power of Attorney for effecting banking transactions (internal proxy) - Issuance - Cancellation	KD 5.000 KD 5.000	
- Infinite card - World card - Student card	KD 20.000 KD 20.000 KD 20.000		6/11 Commission for sending international parcel / mail - Commission for sending (international) parcel - Mail	KD 7.000 KD 1.000	For each 1/2 Kg
- Prepaid card - Multi-currency prepaid card	KD 5.000 KD 5.000	Or the foreign currency equivalent	6/12 Commission for paying customs duties by deduction from customer account / in cash payment / for non-CBK-customers / in FC to local banks		For each invoice
- KD & YUAN Chinese Multi-currency UPI prepaid card - KD Charge card - USD Charge card	KD 5.000 KD 20.000 KD 20.000	Or the YUAN Chinese equivalent	 Customs duties (deduction from account) Customs duties (cash payment) 6/13 Commission for collecting services invoices from CBK customers and non-CBK 	KD 2.000 KD 5.000	For each invoice For each invoice
 StarNet card Replacement of lost/stolen card Replacement of damaged card 	KD 20.000 KD 5.000		customers (electricity, mobile, water bill, MOC invoices via electronic service) - Collecting mobile invoices - MOC / Electricity	500 Fils 500 Fils	For each invoice For each invoice
- StarLink card 1/10 PIN reissuance commission - Any card	KD 5.000		6/14 Commission for cash delivery service to customer 6/15 Commission for Customer Signature Change 6/16 Commission for not updating the Civil ID	KD 4.000 KD 5.000 KD 1.000	For minimum amount of KD1,000 and maximum amount of KD50,000 Commission collected after one month of the Civil ID Expiry
- Phonelink 1/11 Commission on delivery of credit card by express mail 1/12 Commission on cash withdrawal through the issuer bank	KD 5.000 KD 15.000		6/17 Commission for Insta Pay service	100 Fils	date, if the customer did not update the bank with the new Civil ID information For each transaction (After 100 free transaction per month)
- KD Charge card • KD withdrawal	5%	Of withdrawn amount	6/18 Cash withdrawal and/or balance inquiry made through another local bank's ATM - Cash withdrawal	100 Fils	Per each cash withdrawal from a local bank ATM
- USD Charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	 Balance Inquiry 8 Digital Services for Individuals 8/1 Local / Overseas transfer commission through digital channels 	50 Fils	Per each balance inquiry from a local bank ATM
KD withdrawal USD withdrawal	5% 5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance Of withdrawn amount	Local transfer (Swift) Overseas Transfer (Swift) Accounts Commissions	Free Free	Fees may be applied by correspondent banks (if any)
 Handling fees for cash advance withdrawal (cash advance fees) 1/13 Commission on cash withdrawal / POS purchasing through the other banks (local – international) 	5%	Minimum charge KD 2 on all cash withdrawals processed within the Bank's branches or via its ATMs.	 9/1 Commission on minimum balance of prizes given accounts Al Najma Account Balance which falls below KD 200 	KD 2.000 per month	
 ATM Withdrawal transaction (locally) by KD charge card KD withdrawal 	5%	Of withdrawn amount	9/2 Frozen accounts commissions - Salary Account - All Saving Accounts	KD 2.000 per month KD 2.000 per month	
 USD withdrawal ATM Withdrawal (internationally) by KD charge card 	5% 5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance Commission on the withdrawn amount plus 2.5% commission	 Labor Account Commercial Star Account Privilege Account 	KD 2.000 per month KD 2.000 per month KD 2.000 per month	
 POS purchasing (internationally) ATM Withdrawal transaction (locally) by USD charge card 	2.50%	on foreign exchange variance Commission on foreign exchange variance	- Current / Call or demand Accounts //3 Commission on settlement / closure of frozen / dormant account - Salary Account	KD 2.000 per month	
KD withdrawal	5% 5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance Of withdrawn amount	- All Saving Accounts - Labor Account - Commercial Star Account	KD 5.000 KD 5.000 KD 5.000 KD 5.000	
 USD withdrawal POS purchasing (locally) ATM withdrawal transaction (internationally) 	2.50% 5%	Commission on foreign exchange variance Of withdrawn amount	 Privilege Account Current / Call or demand Accounts 	KD 5.000 KD 5.000 KD 5.000	
 Commission on ATM withdrawal transaction (internationally) by credit cards Fees on cash withdrawal by prepaid Mastercard 	5% 500 Fils	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	9/4 Commission on closure of account before 3 months from opening the same - Salary Account - All Saving Accounts Labor Accounts	KD 5.000 KD 5.000	
 Fees on cash withdrawal by multi-currency prepaid card Fees on cash withdrawal by multi-currency prepaid card UPI in KD&Yuan Chinese Fees on foreign exchange when using KD denominated card abroad or using the card in 	500 Fils KD 1.000	Or the foreign currency equivalent In case using the card other CBK ATM machine Or the YUAN	Labor Account Commercial Star Account Privilege Account Currort Coll or domand Accounts	KD 5.000 KD 5.000 KD 5.000	
a currency other than the currency of the country of residence - 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		Chinese equivalent	Current / Call or demand Accounts Bank Certificates Commissions 10/1 Bank / other certificates issuance commission Use the commission Center Commission	KD 5.000 KD 5.000	
- Cash withdrawal (K-Net) in GCC countries - Cash withdrawal (Electron Card)	KD 1.000 3% Discount rate + 2.5%	Minimum charge KD 2	 Customer Tele-Banking Service Center Commissions Account Statement & Advices Commissions 12/1 Copy of document commission Operational convirts one user 	KD 4 000	
1/14 Commission on debit amount / unpaid amount	Discount rate + 2.5% per annum 1% per month	Plus monthly service charges by 0.5% Charged on the due amounts with KD 2 as a minimum	 One page covering one year One page for more than one year and upto 2 years One page for more than 2 years and upto 5 years 	KD 1.000 KD 1.000 KD 3.000	
 1/17 Commission for changing card credit limit (decrease or increase) upon customer's request 1/19 Commission on fast transfer service of funds from credit cards 1/21 - Gift Card 	KD 5.000 5%	Minimum charge KD 2	 One page for more than 5 years and upto 10 years One page for more than 10 years 12/2 Commission on account statement request via the Bank's website / 	KD 10.000 KD 10.000	
Issuance fees 1/23 Commission for issuing replacement of lost PIN for ATM Card - ATM withdrawal	KD 2.500 KD 5.000	For all Gift Card denominations	 Tele-banking service / branch according to the page / following pages One page covering one year One page for more than one year and upto 2 years 	KD 1.000 KD 1.000	
- Phonelink 1/24 Starlink Plus Service set up fees	KD 5.000 KD 10.000	Minimum charae KD 1	 One page for more than 2 years and upto 5 years One page for more than 5 years and upto 10 years One page for more than 10 years 	KD 3.000 KD 10.000 KD 10.000	
1/25 Commission on cash withdrawal handling fees for the Starlink Plus ATM Service 1/26 Commission for amending the withdrawal limit for the Starlink Plus ATM Service 1/27 Commission against insufficient balance when attempting to process a cash	4% KD 5.000	Minimum charge KD 1 Using (Debit Cards, Credit Cards or Prepaid Cards)	 Card account statement request From 3 months up to 2 years Over 2 years up to 5 years 	500 Fils KD 2.000	
withdrawal transactions through CBK or other banks' ATMs, or purchases through point of sale machines or online websites. - Local Transactions	50 Fils		Over 5 years up to 10 years 12/3 Commission on request for a copy of account statement / cheques according to period One page covering one year	KD 5.000 KD 1.000	
 International Transactions Bank Transfers 2/1 Commissions of Local Transfers (Swift) from KD Accounts 	150 Fils		 One page for more than one year and upto 2 years One page for more than 2 years and upto 5 years One page for more than 5 years and upto 10 years 	KD 1.000 KD 3.000 KD 10.000	
- Transfer in Kuwaiti Dinar - Transfer in Foreign Currency	KD 5.000 KD 7.000	(KD 2 commission + KD 3 swift) (KD 2 commission + KD 5 swift)	One page for more than 10 years Loan detailed account statement (Family Support Fund) 12/5 Copy of sales slip commission for credit cards / ATM cards	KD 10.000 KD 5.000	
2/2 Commissions of Local Transfers (Swift) from FC Accounts - Transfer in a currency different than the FC account - Against an account in the same foreign currency 2/2	KD 4.000 KD 4.000	(KD 1 commission + KD 3 swift) (KD 1 commission + KD 3 swift) plus 1/8%	- Request for a copy of credit card transaction receipts - Request for a copy of credit card transaction receipts 12/7 Commission on advices by fax (local / international) 13 Installment Deferment Commission	KD 2.000 KD 1.000	For each transaction request Per page
 2/3 Outward transfers (swift) commission, CBK customers / non-CBK customers - Against Kuwaiti dinar - Against account of the same foreign currency 	KD 8.000 KD 8.000	Fees may be applied by correspondent banks (if any) (KD 1 commission + KD 7 swift) (KD 1 commission + KD 7 swift) + (1/4%)	13/1 Deferment Commission 13/1 Deferment commission on consumer loan installment or any other loans - Commission on extension of consumer loan tenor - Commission on extension of personal / housing loan tenor	KD 20.000 KD 25.000	
- Against Cash in the same foreign currency - Western Union 2/4 Commission on cancellation of transfer / swift /mail transfer	KD 8.000	(KD 1 commission + KD 7 swift) + (1/2%) As per the commission prescribed by the provider	14 Default Fees on Due Installments 14/1 Default fees on monthly installment (installment & consumer loans)	1.25% monthly minimum	For each installment
Western Union 2/5 Confirmation commission on transfer/swift issuance / cancellation upon customer's request	KD 5.000 KD 5.000	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 14/3 legal pledge commission / fee 14/4 Commission for charging gueranter 	KD 5.000 KD 10.000	
 2/6 Bank transfers / demand drafts commission In Kuwaiti dinar Against account of the same foreign currency 	KD 1.500 KD 1.500	Plus 1/4 %	14/4 Commission for changing guarantor Commercial Bank of Kuwait	KD 20.000	
 Cash amount in the same foreign currency 2/9 Commission on cancellation / stoppage of bank transfer against submittal of original transfer 2/10 Stop payment of bank demand draft /swift commission 	KD 1.500 KD 5.000 KD 5.000	Plus 1/2 %	 Fees & Commissions for non Individuals Labor Account Fees paid by the owner 	1.000 KD per month	
 2/11 Cancellation commission of stop payment of transfer / swift / mail transfer 2/12 Commission on coverage of transfer / swift for currency different from that of the country to which money is sent 	KD 10.000		Commercial Star 3 - Average balance which falls below 250 KD for non-individual Privilege Account	2.000 KD per month	
2/14 Inward transfer commission 2/15 Transfer/swift received and transferred to local/international banks in FC/KD	KD 2.000 KD 5.000	Fees will be collected as per type of transaction	 Average balance which falls below 5000 KD for non-individual Current / Call Account Average balance which falls below 100 KD for non-individual (Equivalent for foreign 	2.000 KD per month 2.000 KD per month	Current Account
2/16 Transfer/swift paid in cash in KD and in foreign currencies - In Kuwaiti dinar - Cash amount in the same foreign currency	KD 8.000 KD 8.000	(KD 1 commission + KD 7 swift) (KD 1 commission + KD 7 swift) + (1/2%)	currencies) - Average balance which falls below 5000 KD for non-individual (Equivalent for foreign 5 currencies)	2.000 KD per month	Call Account
- Coverage 2/17 Foreign cheques collection and negotiation commission	KD 4.000 KD 5.000	Plus outward transfer fees (there exist no coverage fees upon payment)	Cards (Visa / Master) - Point of sale services	Based on arrangement with	

	- Overage	ND 4.000		
2/17 Foreign cheques collection and negotiation commission				
2/18 Commission on cheques collection drawn on overseas banks in FC/KD				
	2/19 Commission on immediate collection of cheques /FBP's (cheques withdrawn on			
	overseas banks sent under collection fees)			
	(including traveler's cheques)	Mail		
	- Credit the amount to KD account	KD 5.000		
	- Credit the amount to account in the same currency	KD 5.000		
	 Cash payment of the amount in foreign currency (against traveler's cheques only) 	KD 5.000		

Plus outward transfer fees (there exist no coverage fees upon payment) For each transaction effected on the same bank

Minimum charge KD 1 / maximum charge KD 2 20 day interest on the amount of the cheque will be collected 20 day interest on the amount of the cheque will be collected 20 day interest on the amount of the cheque will be collected plus 1% (minimum charge KD 5.000) Cards (visa / Master)
 - Point of sale services
 - Electronic payment gateway
 Other Fees Services
 - Disk / company statement
 - Pass salary (manual)
 - Transfer salary to local bank



*Statement of Tariffs and Commissions collected by Commercial Bank of Kuwait against banking services offered to customers as at August 2023 - approved by Central Bank.