

**Consumers Bank Tariff
to Keep You Updated**

List of Fees and Charges

Product Category	Fees / Charges
Account Related Fees	
Charges on the Minimum balance of Prize Accounts (Al Jawhara)	KD 2 per month (The minimum balance is KD 200)
Fees on Dormant Accounts	Activation: KD 5 (one time only at the branch)
Closure of accounts within 6 months of opening it	KD 5
Cash withdrawal at the branch for amounts below KD 2,000 for all types of account holders with an ATM card. This fee does not apply if the machine is out of order. Elderly, special needs, visually impaired and illiterate customers are exempted from this fee Cash withdrawal fees within the branch also exclude transactions related to Eidiyah	KD 5
Account to Account transfer - within NBK (Individual / Corporate)	Individual Account: KD 1 Corporate Account: KD 1
Cash Deposit or Withdrawal of GCC / Foreign Currencies to / from an account in the same currency	Cash Deposit: 0.5% Cash withdrawal: 0.25%
Cash Withdrawal and / or balance inquiry made through another local Bank's ATM Machines or outside Kuwait for ATM cards	Cash withdrawal: 100 Fils per transaction Enquiry: 50 Fils per transaction 3% or KD 1.25, whichever is higher, for each withdrawal transaction made outside Kuwait 150 Fils for each inquiry transaction made outside Kuwait

We provide you with a range of comprehensive solutions tailored to meet your banking needs and to improve your

expectations

Customs Duty Bills payment by debiting customer account or cash payment by non customers or outside Kuwait for ATM cards	NBK Customer: KD 3 per advice Non NBK Customers: KD 10 per advice
Buy / Sell US Dollar, Pound Sterling, GCC currencies and other currencies	Cash selling / buying rate
Foreign Currency Credit Advice to Local Banks	KD 1
Salary Processing	KD 1 for each salary processed through Salary Protal system KD 2 for each salary processed manually through Salary Department
Not Updating the Civil ID (the Bank will update it through PACI)	KD 1
Joint Accounts	
Opening Joint Account	KD 100
Joint Account Maintenance Fees	KD 50 per month
Accounts with special privileges in case of not meeting the requirements for 3 consecutive months	
Thahabi Package	KD 25 per month
Privilege Package	KD 50 per month
Cash Delivery Service	KD 3 paid to service provider (Courier Company)
FlexiPay Service	KD 5 (for each transaction)
Account Statements / Advices Excluding the free monthly account statement	
Account Statement issued at the Branch based on the number of pages / following pages	KD 1 per page - less than 1 year KD 5 per page - 1 year and less than 10 years KD 10 per page - 10 years and above
Charges for requesting a copy of Cheque based on the duration	KD 1
Charges for a copy of ATM or Credit Cards receipt	KD 1
Other Fees	
Establish of Banking Power of Attorney	KD 5
Sign up for NBK SMS Service & Annual Charges	Free

Charge to Postpone consumer or any other loan installment	KD 15 for Consumer Loans
Past Due Fee applied based on the amount category	0.125% per month - minimum KD 5
Housing loan assessment fee	Based on the Agreement with the Real Estate Assessment companies
Banking Certificates Issuance	
Clearance / Liabilities Certificates	KD 5
Audit Certificate	KD 5
Balance Certificate	KD 5
Signature Confirmation Certificate	KD 5
Certificate confirming the safe custody of Shares	KD 2
Any other Certificate issued at customer's request	KD 5
Cheques	
Issuance of Cheque Books	KD 2 (10 cheques) KD 5 (25 cheques) KD 7 (50 cheques)
Cancellation of Cheque Book (if not collected within one month)	KD 1
Cancellation of a Lost Cheque Book	KD 1
Stop Payment of a Cheque	KD 5
Returned Cheque due to Insufficient Fund or Other Reason	KD 20 if Insufficient Fund KD 10 for any other reason
Cashing cheques for KD 10,000 and above	KD 2.5 per cheque Except for Elderly customers (60 years old and above) and customers with special needs
Issuance of a Guaranteed Payment Order	KD 10
Cancellation of a Guaranteed Payment Order	KD 10
Issuing Traveler's Cheques - Cash / Debit KD Account	0.5% Commission on TC of amount up to KD 25,000 0.25% Commission on TC of amount over KD 25,000
Issuing Traveler's Cheques - Cash / Debit same foreign currency account	0.5% Commission on TC amount up to KD 25,000 + 0.5% FC commission 0.25% Commission on TC amount over KD 25,000 + 0.5% FC Commission

Commercial Cheques	
Foreign Bills for Collections (FBC)	KD 7 upfront per transaction (in case of more than one cheque is presented and if they are not in the name of the same person / drawee bank, then each cheque should be treated as a separate transaction)
Foreign Bills Negotiated (FBN) paid in cash or credited to KD Account	0.003 of the equivalent amount in KD + KD 2 postage + KD 1 per transaction
Foreign Bills Negotiated (FBN) paid cash in foreign currency or credited to account in the same foreign currency	0.003 of the equivalent amount in KD + KD 2 postage + KD 1 per transaction + 0.25% for FC cash
Commercial Cheques (FBC/FBN) credited in KD / FC Account	0.003 of cheque amount + KD 1 postage + KD 7 Telex charges
Money Transfers and Demand Drafts	
Local Transfer (Swift)	KD 5 + KD 4 for FC cover
International Transfer (Swift)	KD 11 for direct transfers in same FC currency + KD 4 for FC cover (for transfers in different FC currency)
Cancellation of Transfer	KD 8
Issuance of Demand Draft	KD 5
Reissuance of Demand Draft with / without the surrender of original Draft	KD 6 with the surrender of the old draft KD 12 without the surrender of the old draft
Swift Confirmation of Demand Draft at Customer's Request	KD 8
Cancellation or Stop Payment of Demand Draft against the surrender of the original draft	KD 5
Stop Payment of Demand Draft	KD 5
Cancellation of the Stop Payment on a Demand Draft	KD 5 + Telex charges not exceeding KD 7
Demand Drafts drawn on a correspondent bank / Exchange Company	KD 5 - drawn on correspondent bank - KD 10 drawn on Foreign exchange bank
Incoming Transfers	0.001 on transfer amount (Min. KD 2 – Max. KD 5) + 0.25% for paying cash in Foreign Currency

Inquiries about incoming transfers from the correspondent banks	KD 5
Inquiries about outgoing transfers to the correspondent banks	KD 5
Incoming transfers received and transferred to local / abroad bank in KD / FC	Telex charges only OR Cross rate + Telex charges for abroad transfer in another FC
Request to amend the payment order (Transfer)	KD 5
AFAQ GCC RTGS Transfer	KD 5
Correspondent Bank Fees for Transfers via Electronic Channels	Fees vary based on the geographical distribution of each country: - Africa EGP/MAD 2 KWD - Australia AUD 2.500 KWD - South Asia PKR/INR/LKR 1 KWD - Europe CHF/DKK/SEK/EUR/ NOK/GBP/TRY 6 KWD - East Asia SGD/JPY/ PHP/HKD 11 KWD - Middle East JOD/BHD/IQD/SAR/ OMR/QAR/AED 5 KWD - America (North & South) USD/CAD 10 KWD

Standing Orders

Establish Standing Order	KD 5 for individuals KD 10 for Financial and Commercial Sector
Amend / Change / Cancel Standing Order for Financial and Commercial Sector	KD 10
Monthly transfer fees on Standing Orders inside the bank / local banks / Commercial Sector	KD 2
Establish Sweeping Instructions to cover accounts	KD 5
Account to account transfer - same customer /different customer within NBK	KD 1
Transfers to Charities or Non Profit Organizations	KD 1

Cards	
Issuance /Annual / Renewal Fees by card type / category	
All NBK Debit Cards (ATM Cards)	KD 5 Excluding Financial inclusion Segment (Amil, Special Needs, low income) Virtual Cards are Free
Diners Club	KD 40
Visa Classic	KD 30
Visa Gold	KD 40
Visa Signature	KD 100
Visa Platinum	KD 100
Visa Black	KD 250
Classic Mastercard	KD 30
Titanium Mastercard	KD 40
Titanium Mastercard "Laki for Ladies"	KD 50
World Mastercard	KD 100
Platinum Mastercard	KD 100
World Miles Mastercard	KD 175
World Elite Mastercard	KD 200
Multi-Purpose Credit Cards *	KD 10
Visa Privilege Infinite in Kuwaiti Dinar	KD 300
Visa Privilege Infinite in US Dollar	USD 1,700
Internet Shopping Card	KD 5
NBK Gift Prepaid Card	KD 1
NBK Multi-Currency Prepaid Card	KD 15
NBK Single Foreign Currency Prepaid Card	KD 10
Preloaded Prepaid Card in KD / FC	KD 10
Add-On / Supplementary Cards	

Diners Club	KD 40
Visa Classic	KD 15
Visa Gold	KD 20
Visa Signature	KD 50
Visa Platinum	KD 25
Classic Mastercard	KD 15
Titanium Mastercard	KD 20
Titanium Mastercard "Laki for Ladies"	KD 25
World Mastercard	KD 25
Platinum Mastercard	KD 25
World Miles Mastercard	KD 175
World Elite Mastercard	KD 100
Visa Privilege Infinite in Kuwaiti Dinar	KD 300
Visa Privilege Infinite in US Dollar	USD 1,700
NBK Multi-Currency Prepaid Card	KD 15
NBK Single Foreign Currency Prepaid Card	KD 10
Reissuance Fees - Lost / Stolen / Damaged (free if printed with defect)	
All NBK Debit Cards (ATM Cards)	KD 10 Except for Al Amil Account KD 1
Diners Club	KD 10
Visa Classic	KD 10
Visa Gold	KD 10
Visa Signature	KD 10

Visa Platinum	KD 10
Visa Black	KD 10
Titanium Mastercard	KD 10
Titanium Mastercard “Laki for Ladies”	KD 10
World Mastercard	KD 10
Platinum Mastercard	KD 10
World Miles Mastercard	KD 10
World Elite Mastercard	KD 10
Visa Privilege Infinite in Kuwaiti Dinar	KD 50
Visa Privilege Infinite in US Dollar	USD 200
Multi-Purpose Credit Cards *	KD 10
NBK Multi-Currency Prepaid Card	KD 10
NBK Single Foreign Currency Prepaid Card	KD 10
Preloaded Prepaid Card in KD / FC	KD 10
Fees on Cash Withdrawals	
Credit Cards	5% of the withdrawn amount
Multi-Purpose Credit Cards	300 fils per transaction
Visa Privilege Infinite in Kuwaiti Dinar	5% of the withdrawn amount, minimum KD 1
Visa Privilege Infinite in US Dollar	5% of the withdrawn amount minimum USD 5
NBK Multi-Currency or Single Currency Cards through non NBK ATMs inside and outside Kuwait	750 fils

NBK Preloaded Prepaid Card	
Fee on cash withdrawal through ATMs outside Kuwait	KD 1
NBK Wearables Card - NBK Tap & Pay	
Fees on issuing Wearables with Smart Chips	Stickers: KD 25 Wristband: KD 25
Fees on renewing Wearables with Smart Chips	Stickers: KD 10 Wristband: KD 10
Other Fees	
Card delivery by courier	KD 10
Markup added to the foreign exchange rate on Credit / Prepaid / ATM cards transactions in foreign currency	2.75% applicable on cards issued in KD and the transactions made outside Kuwait, or in a currency other than the card currency, or when loading a single/multi currency prepaid card by debiting an account in KD
Markup added to cards transactions	2.75% applicable on transactions made outside Kuwait in KD
Charges on overdue / unpaid amount	2.5% over discount rate of charges on the revolving amount plus 0.5% monthly charges
"Flexi Pay" Service	KD 5 (for each transaction)
Past Due Payment Fees	1% minimum KD 4 per month for cards in KD 1% minimum 10 US Dollar per month for Visa Privilege Infinite in US Dollar
Fees on issuing new PIN number for all Credit Cards / ATM / Prepaid:	KD 5
Credit Card Temporary Overlimit Charge	KD 5 per month
Change Credit Card Limit Service Charge	KD 5
Prepaid Card Reloading Charges (KD)	KD 1.5 per Reloading transaction
Issuing new PIN number for Multi-Currency or Single Currency Cards	KD 5

NBK Miles Program Subscription Fees	KD 175 (annually)
Fees on not receiving the requested card for all types of Credit / ATM / Prepaid cards	KD 15
Fees on reporting lost / stolen for all types of Credit / ATM / Prepaid cards	KD 5
Fees on declined withdrawal / purchasing transaction due to insufficient funds (through non NBK ATMs / POS / Internet, local or international) for all types of Credit / ATM / Prepaid cards	Inside Kuwait: 50 Fils Outside Kuwait: 150 Fils
Fees on balance inquiry for all types of Credit / ATM / Prepaid cards	Inside Kuwait: 50 Fils Outside Kuwait: 150 Fils
Call Center Service Charges	
Credit Card instant payment through Call Center	500 Fils
Safe Deposit Boxes	
Renting fees based on box size / type / term	
Size A	KD 30 per year
Size B	Annual: KD 50 For 3 months: KD 20 For 1 month: KD 10
Size C	KD 100 per year
Size XL	KD 200 per year
Size Super	KD 250 per year
Lost / Broken / Damaged Key	KD 50
Second Key Deposit	KD 50
Safe Custody Service Envelopes rented on annual basis to the customers to safe keep their personal documents in the Central Vault	KD 25 per each item

*** KD 5 for Cards issued before 3rd, June 2014 and free for renewal**

*** KD 25 for Cards issuance for existing customers/ free renewal for existing customers/ KD 30 for issuance or renewal for new customers**