الوطني
NBK

General Info

Bank Tariff to Keep You Updated

List of Fees and Charges

Product Category	Fees / Charges
Privilege Banking Account	
Minimum Deposit Amount/Salary	BD 37,700 or equivalent in other currencies/ BD 4,000
Watani Super Account	
Monthly Weighted Average Maintenance Balance	BD 3,000
Minimum Average Balance Charge	BD 11 per month (C)
Current Account	
Monthly Weighted Average Maintenance Balance	BD 100 or Equivalent in Other Currencies
Minimum Average Balance Charge	BD 2.200 per month or equivalent in other currencies (C)
Savings Account	
Monthly Weighted Average Maintenance Balance	BD 20 or equivalent in other currencies (C)
Minimum Average Balance Charge	BD 1.100 per month (C)
Fixed Deposit	
Minimum Fixed Deposit Amount	BD 2,000 or equivalent in other currencies (C)
Breaking Fixed Deposit Before Maturity Date	BD 11 plus cost imposed on the Bank

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

expectations

ATM/Debit Card	
Issuance of First ATM Card and/or Auto Renewal	Free
Issuance of Supplementary Card	BD 5.500
Issuance of Replacement Card	BD 5.500
Replacement of PIN	Free
BENEFIT Switch ATM	Free
Withdrawal from GCC ATMs	BD 1 per transaction
International Transactions (POS/ATM)	3% per transaction
Cheques	
Issuing of Cheque Book for Privilege Banking Customers	Free
Issuance of First Cheque Book (25 leaf)	Free
Issuance of Additional 25 leaf Cheque Book	BD 2.750
Issuance of 50 leaf Cheque Book	BD 5.500
Stop Cheque Payment	BD 5.500 per Cheque
Returned Cheques Charge	BD 15.400 per Cheque
Foreign currency	
Foreign Currency Cash Deposit/ Withdrawal	Free
Demand Draft/Manager's Cheque	
Demand Draft/Manager's Cheque (in BD or equivalent in other currencies)	BD 3.300
Cancellation of Demand Draft/Manager's Cheque (in BD or equivalent in other currencies)	Free
Money Transfer	
Fawri Fawri+ Fawateer	Free
Fund Transfer (AFAQ to GCC Countries)	BD 5.500
Fund Transfer (Outside Bahrain)	BD 5.500 (excluding correspondent bank charges)
Standing Order not Executed Due to Insufficient Fund	BD 1
Creation/Amendment/Cancellation of standing order	Free

Miscellaneous Charges	
Duplicate Fixed Deposit Advice	BD 1.100
"Liability Balance Certificate Credit facility outstanding balance."	Refer to Footnote [D] and [E]
No Liability/Release Letter	- Within 6 months of the loan/credit facility closure → Free - After 6 month → BD 5.500"
Statement Copy	- Up to 2 times per year → Free - More than 2 times per year → 330 Fils per page, subject to cap of BD 5.500 [C]
Dormant Account Charge	BD 5.500
Personal Loans	
Processing Fee	BD 100 (No Fees for Top Up)
Early settlement and/or partial settlement	1% of loan outstanding balance or BD100 whichever is lower
Installment Deferment Charge (per installment)	BD 11
Rescheduling (per facility)	BD 11
Insurance Fee	As billed by Insurance Company
Mortgage Loan	
Processing Fee (Value up to BD 150,000)	BD 200
Processing Fee (Value between BD 150,000 and BD 250,000)	BD 300
Processing Fee (Value above BD 250,000)	BD 500
Top-Up Processing Fee	Free of Charge
Early settlement or partial settlement	0.75% of loan outstanding balance or BD 200 whichever is lower

Auto Loan		
Processing fee	BD 100 (No Fees for Top Up)	
Early settlement or partial settlement	1% of loan outstanding balance or BD 100 whichever is lower	
Credit Cards		
	NBK Visa Signature Credit Card	NBK Visa Platinum Credit Card
Late Payment Fee	BD 11 [A]	
Monthly Interest Rate	1.8% per month [B]	1.8% per month [B]
Cash Advance	2.2%, BD 2.200 whichever is higher	
Supplementary Card Issuance: NBK Visa Platinum and Signature Credit Cardholders are entitled to up to two (2) complimentary supplementary cards. A supplementary card issuance fee shall apply from the third (3rd) supplementary card onwards, subject to a maximum of three (3) supplementary cards per primary card.	BD 22	BD 11
Issuance Replacement Card	BD 5.500	
International & GCC Transactions (POS/ATM)	3.025%	3.025%
Annual Fee [F]	BD 38.5	BD 22
Minimum Annual Spend	BD 4,000	BD 2,000

[A] Applicable, if minimum payment is not made before the payment due date.

[B] Applicable, if the statement closing balance is not completely settled before the payment due date

[F] Applicable if the minimum annual spend is not achieved before the end of the year, as per the customer's cycle.

NBK customers will be contacted individually by their Relationship Officer or Relationship Manager to upgrade or downgrade based on their profile.

Customer channel communication (email, SMS, website and RO)

Effective September 2nd 2026, new fees and charges will apply.

[C] Not applicable to Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Affairs, students, and Bahraini and non-Bahraini customers with a monthly salary below BD 250. Such customers should contact their branch with proof of their special status for exemption.

[D] Once a year → Free.

- More than once a year → BD 11
- Liability letter addressed to Supreme Council for Women or Ministries or for social housing purpose is Free.

[E] Not Applicable to Social Insurance Organization Pensioners

General Notes

1. Rates may differ for different loan packages.
2. Deposits held with National Bank of Kuwait in the Kingdom of Bahrain are covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain.
3. Fees and charges displayed inclusive value-added tax (VAT).