

# Kuwait Finance House Tariff List

## Current Products & Services

Item No.	1. Cards	Fee amount
1/1	Subscription/Renewal card fees (Visa/Master Card) - (Classic) - (no instalments) for individuals	KD 30
1/2	Subscription/ Renewal card fees Visa/ Master Card (Platinum Select) - (no instalments) for individuals	KD 45
1/3	Subscription/ Renewal card fees Visa/ Master Card (Platinum) - (no instalments) for individuals	KD 105
1/4	Subscription/Renewal card fees (Visa Signature / Mastercard World Cobranded with Oasis) Charge Card (Visa) - (no instalments) for individuals	KD 155
1/5	Subscription/ Renewal card fees Visa / Master Card (Diamond) - (no instalments) for individuals	KD 205
1/6	Subscription/ Renewal card fees (World Elite / Mastercard World Elite Cobranded with Oasis) Charge Card Visa (Master Card) - (no instalments) for individuals	KD 250
1/7	Subscription/ Renewal card fees Visa Infinite Charge Card (Visa) - (no instalments) for individuals	KD 250
1/8	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Classic (Installments) for individuals	KD 60
1/9	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Gold - (Installments) for individuals	KD 90
1/10	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Platinum standard - (Installments) for individuals	KD 130
1/11	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Platinum premium - (Installments) for individuals	KD 210
1/12	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Diamond - (Installments) for individuals	KD 410
1/13	Subscription/ Renewal fees of Online shopping card	KD 5
1/14	Subscription/ Renewal fees of prepaid card (Visa /Master Card) per year	KD 10
1/15	Subscription/Renewal card fees of prepaid card (Al-Sawgha Card)	KD 3
1/16	Subscription/Renewal card fees of prepaid card (Al-Osra Card) - (minimum 2 cards, and maximum 7 cards)	KD 20
1/17	Subscription/Renewal card fees of prepaid card (Al-Khair Card)	KD 10
1/18	Subscription/Renewal card fees Master Card World Prepaid card	KD 25
1/19	Subscription/Renewal card fees (Visa / Master Card) (Platinum) for corporate employees	KD 100
1/20	(Baitak) debit card in US dollar (USD Charge Card):	
1/21	Subscription fees/ annual renewal	USD 400
1/22	Commission for using different currency than that of card (US dollar) per sum of transaction	1.50%
1/23	Commission for every cash withdrawal transaction	USD 21
1/24	Fast issuance fees for Classic Visa or MasterCard (except the Diamond Card)	KD 10
1/25	Commission for cash withdrawal for (ATM or prepaid cards) (Visa or Master Card) overseas (from value of sum of money)	2.50%
1/26	Commission for cash withdrawal (local) for ATM card (through ATM machines of other banks)	KD 0.100
1/27	Balance inquiry/Inability to withdraw cash due to insufficient balance for ATM Cards (through ATM machines of other banks (locally))	KD 0.50
1/28	Commission for purchases made using (ATM or prepaid cards) (Visa or master Card) overseas (according to sum of money)	2.50%
1/29	Commission for using (purchases - cash withdrawal) credit card (Visa - master card) installment or non installment external (of amount value)	2.50%
1/30	Commission for paying through (POS) in GCC	KD 1
1/31	Settlements/claims/reviewing purchases, cash withdrawal using cards (ATM) / credit (classic-Gold) (Visa-MasterCard as per customers request	KD 5
1/32	Change temporary credit limit as per customers request	KD 5
1/33	Change permanent credit limit as per customers request (based on credit study)	KD 5
1/34	Authorization / verify purchase done through banking cards (mail)	KD 3
1/35	Fees for reporting lost cards (Classic-Golder)	KD 3
1/36	Commission to send ATM/Visa/MasterCard (Classic-Gold) for the customer though fast mail overseas	KD 10
1/37	Renew substitute card (additional) (Visa/MasterCard) - (Classic) - (without instalments)	KD 20
1/38	Renew substitute card (additional) (Visa/MasterCard) - (Golden) - (without instalments)	KD 40
1/39	Renew substitute card (additional) (Visa/MasterCard) - (Platinum) - (without instalments)	KD 80
1/40	Reissuance/exchange Visa/MasterCard (Classic / Golden) for not receiving/lost/stolen	KD 15
1/41	Stopping of card by bank for misuse (Classic)	KD 10
1/42	Stopping of card by bank for misuse (Golden)	KD 5
1/43	Print out a copy / copy original advice / transaction document / T&E (hotels - airlines... etc) performed through banking cards	KD 10
1/44	Send a copy of documents related to (Visa / MasterCard) by fast mail to the customer, according to his request	KD 10
1/45	Issue ATM card (electron account)	KD 5
1/46	Issue ATM card (current account / premium investment saving)	-
1/47	Issue ATM card (Baiti account / Hesabi account / Alamil Account)	-
1/48	Renewal of ATM card (automated service account / current account / premium investment saving)	KD 5
1/49	Renewal of ATM card (Baiti Account / Hesabi Account / Alamil Account)	KD 1
1/50	Reissuance of lost / damaged ATM card (all accounts except Baiti investment account)	KD 5
1/51	Reissuance of lost / damaged ATM Card (Baiti / investment / Alamil) Accounts	KD 1
1/52	Issue PIN No. (banking cards)	KD 2
1/53	Commission of cash withdrawal (local / internationally) (Visa / MasterCard) (Classic/gold/platinum/diamond) for every withdrawal	KD 6
1/54	Issue replacement of lost prepaid card (Visa/MasterCard)	KD 5
1/55	Issue replacement of damaged prepaid card (Visa/MasterCard)	KD 5
1/56	Issue fees / renewal card (Pre-Paid for foreign currency)	KD 10
1/57	Issue Card Fees (lost / damaged) - (Pre-Paid for foreign currency)	KD 5
1/58	Issue fees for lost Pin-Code (Pre-Paid for foreign currency)	KD 2
1/59	Fees for cash withdrawal/Point of sale in other than the card currency- (Pre-Paid for foreign currency)	2.5%

item No.	2. Subscription in Services / Bill Payment	Fee amount
2/1	Annual fees for SMS service	Free
2/2	Paying mobile phone bills through system deductions	KD 0.150
2/3	Paying bills of customs - by deduction from account (per advice)	KD 2
2/4	Paying bills of customs - cash (per advice)	KD 5

Item No.	3. Demand Drafts	Fee amount
3/1	Issuance/amendment of demand draft (per transaction)	KD 2
3/2	Stopping demand draft as per customers request	KD 10
3/3	Cancellation of demand draft as per customer's request	KD 5
3/4	Issue replacement of lost banking demand draft	KD 5
3/5	Cancellation/order of demand draft/ SWIFT transfer (In addition to SWIFT expenses)	KD 8
3/6	Local transfer (KD) SWIFT - regardless of value of transferred money (with confirmation) (Collect 2 KD on every Standing Order Transfer).	KD 5
3/7	Local transfer (foreign currency) SWIFT	KD 11
3/8	Overseas transfer (foreign currency/ Kuwaiti Dinar) SWIFT (In addition to KD 4 coverage fees, if found)	KD 11
3/9	Cheques sent for collection fees (PUR or (OBC) local or overseas banks	KD 5
3/10	Inquiries about incoming transfers from correspondent banks	KD 8
3/11	Inquiries about outgoing transfers to correspondent banks	KD 8
3/12	Verify issued banking cheques	KD 8
3/13	Issue/amend/stop certified cheque/payment order (per transaction)	KD 5

Item No.	4. Standing Order	Fee amount
4/1	Setting internal permanent standing order - first time	KD 5
4/2	setting permanent standing order to local/overseas banks.	KD 10
4/3	Permanent standing order to Ministry of Electricity	KD 5
4/4	Permanent orders to financing companies and corporations	KD 10
4/5	Amend/cancellation of permanent standing order - locally	KD 10
4/6	Amend/cancellation of permanent standing order - overseas	KD 10
4/7	Transfer permanent standing order to public welfare societies and charitable societies locally	-

Item No.	5. Cheques	Fee amount
5/1	A- Issuing chequebook (10 sheets)	KD 2
	B- Issuing chequebook (25 sheets)	KD 5
	C- Issuing chequebook (50 sheets)	KD 7
5/2	Cheque Cash Exchange for the cheques worth 10,000 KWD or more from the beneficiary. Fees are exempted for senior clients (60 years or older) and people with special needs	KD 2.5
5/3	Issue cheque book fast - in addition to issuance fees (according to size and number of leaves)	KD 1.5
5/4	Returned cheque due to insufficient balance	KD 10
5/5	Returned cheque for any other reason	KD 5
5/6	Stop payment of cheque	KD 5
5/7	Cancellation of issued cheque book that was not received by the customer during a certain period (or another reason)	KD 1
5/8	Fees to stooping cheque book	KD 10

Item No.	6. Safe Deposit Boxes	Fee amount
6/1	Insurance for safe box keys	KD 50
6/2	Issue a replacement for lost key for safe box	KD 50
6/3	Rent safe box 45x30x21 for a year	KD 60
6/4	Rent safe box 45x30x19 for a year	KD 50
6/5	Rent safe box 45x30x15 for a year	KD 40
6/6	Rent safe box 45x30x11 for a year	KD 30
6/7	Rent safe box 45x30x7 for a year	KD 25
6/8	Rent safe box 45x30x20 for a year	KD 35
6/9	Rent safe box 45x30x30 for a year	KD 45
6/10	Rent safe box 45x30x50 for a year	KD 60

Item No.	7. Other Commissions and Fees	Fee amount
7/1	Cash withdrawal from the branch less than KD 2000 (except for senior customer's, people with special needs, the blind, and the illiterate)	KD 2
7/2	Changing the customer's name (as per court order/official authorities)	KD 5
7/3	Changes/add/cancel the customer's signature	KD 5
7/4	Issue banking power of attorney on the customer's account upon his request	KD 5
7/5	Cancel banking power of attorney on the customer's account upon his request	KD 5
7/6	Authenticate customer's signature upon his request to use outside of the bank	KD 5
7/7	Fees for issuing/renewing/replacement for lost or ruined/saving investment book	KD 5
7/8	Distribute inheritance of the deceased upon those entitled	KD 10
7/9	Book/unblock all accounts (court order/Internal obligations)	KD 2
7/10	Reopening of bank account within a year - closed as per the customer's request	KD 5
7/11	Fees to deliver gold (per 500 grams)	KD 10
7/12	un -updated civil ID commission	KD 1
13/7	Reactivate account (account status: freeze/dormant) - exception Current Account	5 KWD
14/7	Account (transfer between customer's accounts) - exception Current Account	0.500 KWD
15/7	Account ( internal transfer between bank branches accounts - from customer to customer) - exception Current Account	0.500 KWD

Item No.	8. E-Services for Individuals	Fee amount
8/1	KFH Express With coordination with Xpress Money	

Item No.	9. Account Coverage (Settlement Between Customer Accounts)	Fee amount

Item No.	10. Real Estate Financing	Fee amount
10/1	Real estate mortgage fees	KD 30
10/2	Real estate mortgage cancellation fees	KD 30
10/3	Appraisal fees of empty land (max. 1000 M2)	KD 100
10/4	Private residence appraisal fees (max. 1000 M2)	KD 200
10/5	Investment building appraisal fees (max. 1000 M2)	KD 300
10/6	Commercial building appraisal fees	KD 600
	Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study)	
10/7	Beneficiary Rights (existing building) Max. 1000 M2 (if area exceeds this limit fees will be determined after inspection and initial study)	KD 350
10/8	Residential complex appraisal fees	KD 750
	Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study)	
10/9	commercial complex appraisal fees	KD 750
	Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study)	
10/10	Fees for evaluating hotels, schools, hospitals, factories, etc. Fees are estimated for each individual case, as per type of real estate and field evaluation	
10/11	Fees for evaluating overseas real estate	KD 500
10/12	Issue Loans and saving bank declaration	KD 5
10/13	Real Estate Debit Transfer Fees	KD 150
10/14	Processing fees of title deeds of distributed units in leased real estate (for companies)	KD 100 per unit
10/15	Fees to postpone installments	KD 5
10/16	Declaration Fees with Promise to Mortgage	KD 50

Item No.	11. Finance Services	Fee amount
11/1	Fees to change methods of payment/ change account number	KD 5
11/2	Fees to transfer ownership of vehicle	KD 10
11/3	Fees for adding, removing or changing guarantor	KD 10
11/4	Fees for checking car for others	KD 10
11/5	Fees to transfer debt service	KD 20
11/6	Fees to allow rented car to travel overseas for one time	KD 10
11/7	fees to allow rented car to travel overseas multiple times for a maximum of one year	KD 50
11/8	Fees to postpone installments	KD 5
11/9	Conduct paperwork at Ministry of Interior-Traffic Department on behalf of the client (buying - selling)	KD 5
11/10	Takaful insurance over debt risks, death, permanent total paralysis (as per customer's request) (while taking into consideration the regulations of the CBK) free are 50% of fees for optional Insurance, and maximum of 2% of total debit	KD 50
11/11	A. Fees for displaying the car for selling for two weeks (Individuals and Companies)	KD 100
	B. Fees for selling a displayed car for individual and companies.	KD 3
11/12	Fees for claiming installments paid in advance for every bill	KD 30
11/13	Assignment of debt notice fees (for companies)	KD 30

Item No.	12. Requesting Copies of Documents or Certificates or Something Similar	Fee amount
12/1	Request a copy of a document from the archive (per page)	KD 2
12/2	Request a copy of a document from the microfilm	KD 2
12/3	To whom it may concern certificate (all types)	KD 5
12/4	Substitute for investment deposit certificate	KD 3
12/5	Account statement-less than one year-per page	KD 1
12/6	Account statement-1 to 5 years-per page	KD 5
12/7	Account statement-5 to 10 years-per page	KD 10
12/8	Account statement from more than 10 years-per page	KD 20

## Non-cash Finance Transactions

A. Letter of Guarantees				
Serial Service Name	Issuance fee	Renewal /	Amendment Fee	
1. Fees for local tender letters of guarantee				
1/1	From KD 2001 and less than KD 10,000	KD 80	KD 80	
1/2	From KD 10,000 and less than KD 100,000	KD 120	KD 120	
1/3	From KD 100,000 and less than KD 500,000	KD 150	KD 150	
1/4	From KD 500,000 and less than KD 1 million	KD 250	KD 250	
1/5	From KD 1 million and above	KD 500	KD 500	

2. Fees for Local Performance Letters of Guarantee				
2/1	From KD 2001 and less than KD 10,000	KD 120	KD 120	
2/2	From KD 10,000 and less than KD 100,000	KD 160	KD 160	
2/3	From KD 100,000 and less than KD 500,000	KD 200	KD 200	
2/4	From KD 500,000 and less than KD 1 million	KD 500	KD 500	
2/5	From KD 1 million and above	KD 1000	KD 1000	
3. Fees for Other Local Letters of Guarantee				
3/1	Less than KD 10,000	KD 40	KD 40	
3/2	From KD 10,000 and less than KD 100,000	KD 120	KD 120	
3/3	From KD 100,000 and less than KD 500,000	KD 150	KD 150	
3/4	From KD 500,000 and less than KD 1 million	KD 200	KD 200	
3/5	From KD 1 million and above	KD 250	KD 250	

4. Fees for External Tender Letters of Guarantee				
4/1	Less than KD 10,000	KD 250	KD 250	
4/2	From KD 10,000 and less than KD 100,000	KD 400	KD 400	
4/3	From KD 100,000 and less than KD 500,000	KD 500	KD 500	
4/4	From KD 500,000 and less than KD 1 million	KD 1000	KD 1000	
4/5	From KD 1 million and above	KD 2000	KD 2000	

5. Fees for External Performance Letters of Guarantee				
5/1	Less than KD 10,000	KD 400	KD 400	
5/2	From KD 10,000 and less than KD 100,000	KD 500	KD 500	
5/3	From KD 100,000 and less than KD 500,000	KD 750	KD 750	
5/4	From KD 500,000 and less than KD 1 million	KD 1250	KD 1250	
5/5	From KD 1 million and above	KD 3000	KD 3000	

6. Issuance of Substitute Letter of Guarantee (Issuance or change)				
				KD 10

7. All letters of guarantee that are less than KD 2000 have current commissions that are handed under the category of other letters of guarantee				
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8. Incoming claims over the value of letters of guarantee from the beneficiary				
				KD 10

9. Non-Covered Letters of Guarantee for Non-cash transactions.				
1/9	Initial Letters of Guarantee with credit approvals and support Services	At a Minimum 0.75% -/KD 260 per year	At a Minimum 0.75% -/KD 180 per year	
2/9	Final letters of guarantee (Completion maintenance - reserved guarantee) With credit approvals and support services	At a Minimum 1.5% -/KD 240 per year	At a Minimum 1.5% -/KD 180 per year	
3/9	Final letters of guarantee (advance payment and purchases) With credit approvals and support services	At a Minimum 3% -/KD 240 per year	At a Minimum 3% -/KD 180 per year	
4/9	Other letters of guarantee with credit approvals and support services	At a Minimum 1.5% -/KD 100 per year	At a Minimum 1.5% -/KD 75 per year	

## B. Letters of Credit

	%	Minimum Requirement	Notes
1. Open, Amend, and Cancel Letter of Credit			
1/1	Opening normal letter of credit	0.75%	Minimum KD 50
1/2	Opening letter of credit acceptance	1%	Minimum KD 50
1/3	Amending letter of credit authority (murabaha-normal)	0%	Minimum KD 10
1/4	Cancellation of Normal Letter of Credit	0%	Minimum KD 10
2. Letter of Credit settlement			
2/1	Insurance for normal letter of credit and acceptance	0%	Minimum KD 2
2/2	SWIFT brief letter of credit (normal-acceptance-murabaha)	0%	Minimum KD 10
2/3	Complete letter of credit SWIFT (normal and acceptance)	0%	Minimum KD 35
2/4	Complete letter of credit SWIFT (murabaha)	0%	Minimum KD 30
2/5	Mail of letter of credit (normal-acceptance-murabaha)	0%	Minimum KD 1
2/6	Shipping insurance for letter of credit (normal - acceptance)	0%	Minimum KD 15
2/7	Conflicts for letter or credit (normal - acceptance - morabaha)	0%	Minimum KD 10
2/8	Murabaha	0%	Minimum KD 100

## C. Incoming LCs for collection

	%	Minimum Requirement
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