

Kuwait Finance House Tariff List

Current Products & Services

Item No. 1. Cards		Fee amount
1/1	Subscription/Renewal card fees (Mastercard World Cobranded with Oasis) Charge Card (Visa) - (no installments)	KD 155
1/2	Subscription/ Renewal card fees Visa/ Master Card (Platinum Select) - (no installments)	KD 45
1/3	Subscription/ Renewal card fees Visa/ Master Card (Platinum) - (no installments)	KD 105
1/4	Subscription/Renewal card fees Visa Signature (no installments)	KD 155
1/5	Subscription/ Renewal card fees Visa / Master Card (Diamond) - (no installments)	KD 205
1/6	Subscription/ Renewal Mastercard World Elite Cobranded with Oasis (no installments)	KD 250
1/7	Subscription/ Renewal card fees Visa Infinite Charge Card (Visa) - (no installments)	KD 250
1/8	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Classic (Installments)	KD 60
1/9	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Gold - (Installments)	KD 90
1/10	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Platinum standard - (Installments)	KD 130
1/11	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Platinum premium - (Installments)	KD 210
1/12	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Diamond - (Installments)	KD 410
1/13	Subscription/ Renewal fees of Visa 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-Osra Card) - (minimum 2 cards, and maximum 7 cards)	KD 20
1/16	Subscription/Renewal card fees of prepaid card (Al-Khair Card)	KD 10
1/17	Subscription/Renewal card fees Master Card World Prepaid card	KD 25
1/18	Subscription/Renewal card fees (Visa / Master Card) (Platinum) for corporate employees	KD 100
1/19	Fast issuance fees for Classic Visa or MasterCard (except the Diamond Card)	KD 10
1/20	Commission for cash withdrawal for (ATM or prepaid cards) (Visa or Master Card) overseas (from value of sum of money)	2.5%
1/21	Commission for cash withdrawal (local) for ATM card (through ATM machines of other banks)	KD 0.100
1/22	Balance inquiry/Inability to withdraw cash due to insufficient balance for ATM Cards (through ATM machines of other banks (locally))	50 fils
1/23	Commission for purchases made using (ATM or prepaid cards) (Visa or master Card) overseas (according to the value of the transaction)	2.5%
1/24	Commission for using (purchases - cash withdrawal) credit card (Visa - master card) installment or non installment external according to the value of the transaction	2.5%
1/25	Commission for paying through (POS) in GCC	KD 1
1/26	Settlements/claims/reviewing purchases, cash withdrawal using cards (ATM) / credit (classic-Gold) (Visa-MasterCard as per customers request	KD 5
1/27	Change to temporary or permanent (validity limit) / credit card limit as per customer request	KD 5
1/28	Authorization / verify purchase done though banking cards (mail)	KD 3
1/29	Fees for reporting lost cards (Classic-Golder)	KD 3
1/30	Commision to send ATM/Visa/MasterCard (Classic-Gold) for the customer though fast mail overseas	KD 10
1/31	Reissuance/exchange Visa/MasterCard (Classic / Golden) for not receiving/lost/stolen	KD 15
1/32	Stopping of card by bank for misuse (Classic)	KD 10
1/33	Stopping of card by bank for misuse (Golden)	KD 5
1/34	Print out a copy / copy original advice / transaction document / T&E (hotels - airlines... etc) performed though banking cards	KD 10
1/35	Send a copy of documents related to (Visa / MasterCard) by fast mail to the customer, according to his request	KD 10
1/36	Issue ATM card (electron account)	KD 5
1/37	Issue ATM card (current account / premium investment saving)	-
1/38	Issue ATM card (Baiti account / Hesabi account / Alamil Account)	-
1/39	Renewal of ATM card (automated service account / current account / premium investment saving)	KD 5
1/40	Renewal of ATM card (Baiti Account / Hesabi Account / Alamil Account)	KD 1
1/41	Reissuance of lost / damaged ATM card (all accounts except Baiti investment account)	KD 5
1/42	Reissuance of lost / damaged ATM Card (Baiti / investment / Alamil) Accounts	KD 1
1/43	Fees for issuing lost PIN number	KD 2
1/44	Commission of cash withdrawal (Locally \ International) for all ATM cards (installments / not installments)	KD 6
1/45	Issue replacement of lost / damaged prepaid card (Visa/MasterCard)	KD 5
1/46	Issue fees / renewal card (Pre-Paid for foreign currency)	KD 10
1/47	Issue Card Fees (lost / damaged) – (Pre-Paid for foreign currency)	KD 5
1/48	Issue fees for lost Pin-Code (Pre-Paid for foreign currency)	KD 2
1/49	Fees for cash withdrawal/Point of sale in other than the card currency-- (Pre-Paid for foreign currency)	2.5%
1/50	Subscription/Renewal credit card / approve supplementary card (Visa/MasterCard)	Half fees of the main card
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 (KWD) regardless of the transfer value	KD 2
3/7	Monthly transfer fees for payment order	KD 2
3/8	Local transfer (foreign currency)	KD 11
3/9	Overseas transfer (foreign currency/ Kuwaiti Dinar) (In addition to KD 4 coverage fees, if found)	KD 11
3/10	Cheques sent for collection fees (PUR or (OBC) local or overseas banks	KD 5
3/11	Inquiries about incoming transfers from correspondent banks	KD 8
3/12	Inquiries about outgoing transfers to correspondent banks	KD 8
3/13	Verify issued banking cheques	KD 8
3/14	Issue/amend/stop certified cheque/payment order (per transaction)	KD 5
3/15	Transfer through AFAQ network through branches	KD 5
Item No. 4. Standing Order		Fee amount
4/1	Initiate internal standing order request	KD 5
4/2	Initiate / amend / canceling a permanent payment order for local / foreign banks	KD 10
4/3	Permanent standing order to Ministry of Energy (formerly Ministry of electricity and water	KD 5
4/4	Monthly transfer fees for permanent payment order in favor of Ministry of Energy (plus 0.500 KD per deduction)	-
4/5	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	Distribute inheritance of the deceased upon those entitled	KD 10
7/8	Book/unblock all accounts (court order/Internal obligations)	KD 2
7/9	Reopening of bank account within a year - closed as per the customer's request	KD 5
7/10	Fees to deliver gold (per 500 grams)	KD 10
7/11	un -updated civil ID commission	KD 1
7/12	Reactivate account (account status: freeze/dormant) – exception Current Account	5 KWD
7/13	Account (transfer between customer's accounts) – exception Current Account	0.500 KWD
7/14	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	Western Union	As per approved service provider commission
8/2	External transfer fee through digital channels	Free - (Collecting and covering correspondent banks fees "if found")
8/3	Transfer through AFAQ network through electronic channels	KD 2

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
11/11	A. Fees for displaying the car for selling for one month (Individuals and Companies)	KD 50
	B. Fees for selling a displayed car for individual and companies.	KD 200
11/12	Fees for claiming installments paid in advance for every bill	KD 3
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 “Yearly”	Renewal / Amendment Fee “Yearly”
1.	Fees for Initial Local 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 Initial External 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
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7.	All local covered letters of guarantee that are less than KD 2000 have current commissions that are handled under the category of other local covered letters of guarantee		
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8.	Incoming claims over the value of letters of guarantee from the beneficiary		KD 10
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9.	Non-Covered Letters of Guarantee for Non-cash transactions.		
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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	Performance 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	Performance 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

1.	Open, Amend, and Cancel Letter of Credit	%	Minimum Requirement	Notes
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	%	Minimum Requirement	
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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1.	Sight fees	1/8%	Minimum KD 15
2.	Acceptance fees	1/8%	Minimum KD 15

D. Export LCs	%	Minimum Requirement
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1.	Notification of letter of credit	0%	Minimum KD 20
2.	Trading of documents	1/4%	Minimum KD 20
3.	Letter of credit amendment	0%	Minimum KD 10
4.	Transfer of letter of credit	1/4%	Minimum KD 30
5.	Local SWIFT	0%	Minimum KD 5
6.	Expenses for sending via DHL	0%	Minimum KD 20
7.	Letter of credit acceptance	0%	Minimum KD 25
8.	Commission for supporting letter of credit	1/4%	Minimum KD 25

E. Bill Payment

Service Name	Fees	Notes
1. International call service is automatically deducted from the company per call, not from the customer	5.5%	
2. Assisting other banks in collecting their bills		
2/1 More than KD 100	KD 10	
2/2 Less than KD 100	KD 5	

F. Bank Transfers

Service Name	Fees	Notes
Online finance service for companies		
1. Local transfer fees (KD) by telex/SWIFT	KD 2	only for companies
2. Local transfer fees (FC) by telex/SWIFT	KD 5	only for companies
3. Overseas transfer fees by telex	KD 5	only for companies

G. Other Fees and Commissions

Service Name	Fees	Notes
1. Annual rent fee for manual device	As per the arrangements made with the merchant	
2. Annual renewal fee for manual device	As per the arrangements made with the merchant	
3. Install POS device one time	As per the arrangements made with the merchant	
4. Give POS device back to KFH as per merchant's or KFH request	As per the arrangements made with the merchant	
5. Inability to install POS device because of merchant	As per the arrangements made with the merchant	
6. Rent of POS device for merchants with sales less then KD 2000	As per the arrangements made with the merchant	
7. Commission rate on banking cards sales (on the merchant) on the sum of money of transaction	As per the arrangements made with the merchant	
8. E-payment service		
8.1 Fees to link the service	As per the arrangements made with the merchant	
8.2 Commission rate on banking cards sales (K-net, Visa, MasterCard) taken from the merchant per sum of money from every sale	As per the arrangements made with the merchant	
9. Add salary account of worker	KD 1	
10. Salary transfer fees for each employee deducted from the employer account	KD 1	
11. Service collection fees for the automated salary (transfer / retransfer) in the Public Authority of manpower	KD 5	For companies only
12. Issue share balance certificate for the Ministry of Commerce	KD 5	
13. Online finance service for companies		
14. Fees to add/ authorize user on corporate online service	10 per addition/access	

H. Other Fees

Service Name	Fee	Notes
1. Delaying fine on customers	KD 5 monthly for every KD 1000 and its multiplications	for companies only
2. Money transfer service fees	KD 4.5	For companies only
3. Corporate account opening fees	KD 5	For companies only
4. Mortgage fees of in kind collaterals	KD 200	For companies only
5. Contract authentication fees	KD 50	For companies only

Terms and conditions apply 04 / 2025