

# Kuwait Finance House Tariff List

## Current Products & Services

Item No.	1.Cards	Fee amount
1/1	- Subscription / Renewal card fees (Visa/MasterCard) - (Classic) - (no installments) for individuals	KD 30
	- Subscription / Renewal card fees Visa/MasterCard (Golden) - (no installments) for individuals	KD 45
	- Subscription / Renewal card fees Visa/MasterCard (Platinum) - (no installments) for individuals	KD 105
	- Subscription / Renewal card fees Visa/MasterCard (Diamond) - (no installments) for individuals	KD 205
	- Subscription / Renewal cards fees (Visa/MasterCard) Tayseer Classic - (installments) for individuals	KD 60
	- Subscription / Renewal cards fees (Visa/MasterCard) Tayseer Gold - (installments) for individuals	KD 90
	- Subscription / Renewal cards fees (Visa/MasterCard) Tayseer Platinum standard (installments) for individuals	KD 130
	- Subscription / Renewal cards fees (Visa/MasterCard) Tayseer Platinum premium - (installments) for individuals	KD 210
	- Subscription / Renewal cards fees (Visa/MasterCard) Tayseer Diamond - (installments) for individuals	KD 410
	- Subscription / Renewal fees of online shopping card	KD 5
	- Subscription / Renewal fees of prepaid card (Visa/MasterCard) per year	KD 10
	- Subscription / Renewal fees of prepaid card (Al-Sawgha Card)	KD 3
	- Subscription / Renewal fees of prepaid card (Al-Osra Card) - (minimum 2 cards, and maximum 7 cards)	KD 20
	- Subscription / Renewal fees of prepaid card (Al-Khair Card)	KD 10
2/1	Subscription / Renewal card fees (Visa/Master Card) (Platinum) for corporate employees	KD 100
3/1	- (Baitak) debit card in US dollar (USD Charge Card):	
	- Subscription fees/annual renewal	USD 400
	- Commission for using different currency than that of card (US dollar) per sum of transaction	1.50%
	- Commission for every cash withdrawal transaction	USD 21
4/1	Fast issuance fees for all Visa or Master Cards (except the Diamond Card)	KD 10
5/1	- Commission for cash withdrawal for (ATM or prepaid cards) (Visa or Master Card) overseas (from value of sum of money)	2.50%
	- Commission for cash withdrawal (local) for ATM card (through ATM machines of other banks)	KD 0.100
6/1	Balance inquiry/inability to withdraw cash due to insufficient balance for ATM cards (through ATM machines of other banks) (locally)	KD 0.05
7/1	- Commission for purchases made using (ATM or prepaid cards) (Visa or MasterCard) overseas (according to sum of money)	2.50%
	- Commission for using ( purchases - cash withdrawal) credit card (visa-master card) installment or non installment external ( of amount value )	2.50%
	- Commission for paying through (POS) in GCC	KD 1
	- Settlements/claims/reviewing purchases, cash withdrawal using cards (ATM)/credit (Classic-Gold) (Visa or MasterCard) as per customer's request	KD 5
8/1	- Change temporary credit limit as per customer's request	KD 5
	- Change permanent credit limit as per customer's request/ (based on credit study)	KD 5
9/1	Authorization/verify purchase done through banking cards (mail)	KD 3
10/1	Fees for reporting lost cards (Classic-Golden)	KD 3
11/1	Commission to send ATM/Visa/MasterCard (Classic-Gold) for the customer through fast mail overseas	KD 10
12/1	- Renew substitute card (additional) (Visa/MasterCard) - (Classic) - (without installments)	KD 20
	- Renew substitute card (additional) (Visa/MasterCard) - (Golden) - (without installments)	KD 40
	- Renew substitute card (additional) (Visa/MasterCard) - (Platinum) - (without installments)	KD 80
13/1	Reissuance/exchange Visa/MasterCard (Classic / Golden) for not receiving/lost/stolen	KD 15
14/1	- Stopping of card by the bank for misuse (Classic)	KD 10
	- Stopping of card by the bank for misuse (Golden)	KD 5
15/1	Print out a copy / copy original advice / transaction document / T&E (hotels-airlines... etc.) performed through banking cards.	KD 10
16/1	Send a copy of documents related to (Visa / MasterCard) by fast mail to the customer, according to his request	KD 10
17/1	- Issue ATM card (electron account)	KD 5
	- Issue ATM card (current account/premium investment saving)	-
	- Issue ATM card (Baiti account/ Hessabi account)	-
18/1	- Renewal of ATM card (automated service account/current account/premium investment saving)	KD 5
	- Renewal of ATM card (Baiti account/Hessabi account)	KD 1
19/1	- Reissuance of lost/damaged ATM card (all accounts except Baiti investment account)	KD 5
	- Reissuance of lost/damaged ATM card (Baiti investment account)	KD 1
20/1	Issue PIN No. (banking cards)	KD 2
21/1	Commission of cash withdrawal (locally/internationally) (Visa/MasterCard) (classic/gold/platinum/diamond) for every withdrawal	KD 6
22/1	Issue replacement of lost prepaid card (Visa/MasterCard)	KD 5
23/1	Issue replacement of damaged prepaid card (Visa/MasterCard)	KD 5

Item No.	2. Subscription in Services / Bill Payment	Fee amount
1/2	Annual fees for SMS service	KD 10
2/2	Paying mobile phone bills through system deductions	KD 0.150
3/2	Paying bills of customs – by deduction from account (per advice)	KD2
4/2	Paying bills of customs – cash (per advice)	KD 5

Item No.	3. Demand Drafts	Fee amount
1/3	Issuance/amendment of demand draft (per transaction)	KD 2
2/3	Stopping demand draft or SWIFT transfer	KD 10
3/3	Cancellation of demand draft as per customer's request	KD 5
4/3	Issue replacement of lost banking demand draft	KD 5
5/3	Cancellation/order of demand draft/SWIFT transfer (in addition to SWIFT expenses)	KD 8
6/3	Local transfer (KD) SWIFT – regardless of value of transferred money (with confirmation)	KD5
7/3	Local transfer (foreign currency) SWIFT	KD 11
8/3	Overseas transfer (foreign currency) SWIFT	KD 9
	(in addition to KD 4 coverage fees, if found)	
9/3	Overseas transfer (KD) SWIFT	KD 9
	(in addition to KD 4 coverage fees, if found)	
10/3	Cheques sent for collection fees (PUR or OBC) local or overseas banks	KD 5
11/3	Inquiries about incoming transfers from correspondent banks	KD 8
12/3	Inquiries about outgoing transfers to correspondent banks	KD 8
13/3	Verify issued banking cheques	KD 8
14/3	Issue/amend/stop certified cheque/payment order (per transaction)	KD 5

Item No.	4. Standing Orders	Fee amount
1/4	Setting internal permanent standing order - first time	KD 5
2/4	Setting permanent standing order to local/overseas banks (plus SWIFT fees)	KD 10
3/4	Permanent standing order to Ministry of Electricity	KD 5
	(plus 500 fills per deduction)	
4/4	Permanent orders to financing companies and corporations	KD 10
	(plus KD 2 per deduction)	
5/4	Amend/cancellation of permanent standing order - locally	KD 10
6/4	Amend/cancellation of permanent standing order – overseas	KD 10
7/4	Transfer permanent standing order to public welfare societies and charitable societies locally	-

Item No.	5. Cheques	Fee amount
1/5	- Issue small 25 leaves cheque book	KD 3
	- Issue small 50 leaves cheque book	KD 4
	- Issue large 25 leaves cheque book	KD 4
	- Issue large 50 leaves cheque book	KD 5
2/5	Issue cheque book fast - in addition to issuance fees (according to size and number of leaves)	KD 1.5
3/5	Returned cheque due to insufficient balance	KD 10
4/5	Returned cheque for any other reason	KD 5
5/5	Stop payment of cheque	KD 5
6/5	Cancellation of issued cheque book that was not received by the customer during a certain period (or another reason)	KD 1
7/5	Fees to stopping cheque book	KD 10

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

Item No.	7. Other Commissions and Fees	Fee amount
1/7	Cash withdrawal from the branch less than KD 2000 (except for senior customers, people with special needs, the blind, and the illiterate)	KD 2
2/7	Changing the customer's name (as per court order/official authorities)	KD 5
3/7	Change/add/cancel the customer's signature	KD 5
4/7	Issue banking power of attorney on the customer's account upon his request	KD 5
5/7	Cancel banking power of attorney on the customer's account upon his request	KD 5
6/7	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
8/7	Distribute inheritance of the deceased upon those entitled	KD 10
9/7	Block/unblock all accounts (court order/internal obligations)	KD 2
10/7	Reopening of bank account within a year – closed as per the customer's request	KD 5
11/7	Fees to deliver gold (per 500 grams)	KD 10

Item No.	8. Fees related to e-trading of stocks	Fee amount
1/8	- For deals less than KD 50,000	0.125%
	- For deals more than KD 50,000	0.10%
2/8	Subscription Fees for direct broadcast of e-trading	KD 20

Item No.	9. E-services for individuals	Fee amount
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Item No.	10. Account coverage (settlement between customer accounts)	Fee amount
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Item No.	11. Real Estate Financing	Fee amount
1/11	Real estate mortgage fees	KD 30
2/11	Real estate mortgage cancellation fees	KD 30
3/11	Fees for evaluating unoccupied land (not more than 1000 square meters)	KD 50
4/11	Fees for evaluating private residence (not more than 1000 square meters)	KD 100
5/11	Fees for evaluating investment building (not more than 1000 square meters)	KD 150
6/11	Fees for evaluating commercial building. Note: area is 1000 square meters or less (if more, fees are estimated after conducting preliminary studies)	KD 300
7/11	Benefit rights (existing building) Note: area is 1000 square meters or less (if more, fees are estimated after conducting preliminary studies)	KD 150
8/11	Fees for evaluating residential compound. Note: area is 1000 square meters or less (if more, fees are estimated after conducting preliminary studies)	KD 300
9/11	Fees for evaluating commercial compound. Note: area is 1000 square meters or less (if more, fees are estimated after conducting preliminary studies)	KD 300
10/11	Fees for evaluating hotels, schools, hospitals, factories, etc. Fees are estimated for each individual case, as per type of real estate and field evaluation	
11/11	Fees for evaluating overseas real estate	KD 500
12/11	Issue Loans and Saving Bank declaration	KD 5
13/11	Declaration fees with promise to mortgage	KD 50
14/11	Real estate debt transfer fees	KD 150
15/11	Fees to postpone installments	KD 5

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

Item No.	13. Requesting copies of documents or certificates or something similar	Fee amount
1/13	- Request a copy of a document from the archive (per page)	KD 2
	- Request a copy of a document from the microfilm	KD 2
2/13	To whom it may concern certificates (all types)	KD 5
3/13	Substitute for investment deposit certificate	KD 3
4/13	- Account statement-less than one year-per page	KD 1
	- Account statement-1 to 5 years-per page	KD 5
	- Account statement-5 to 10 years-per page	KD 10
	- Account statement for 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.	<b>Fees for local tender letters of guarantee</b>		
	- From KD 2001 and less than KD 10,000.	KD 80	KD 80
	- From KD 10,000 and less than KD 100,000.	KD 120	KD 120
	- From KD 100,000 and less than KD 500,000.	KD 150	KD 150
	- From KD 500,000 and less than KD 1 million.	KD 250	KD 250
	- From KD 1 million and above.	KD 500	KD 500

2.	<b>Fees for local performance letters of guarantee</b>		
	- From KD 2001 and less than KD 10,000.	KD 120	KD 120
	- From KD 10,000 and less than KD 100,000.	KD 160	KD 160
	- From KD 100,000 and less than KD 500,000.	KD 200	KD 200
	- From KD 500,000 and less than KD 1 million.	KD 500	KD 500
	- From KD 1 million and above.	KD 1000	KD 1000

3.	<b>Fees for other local letters of guarantee</b>		
	- Less than KD 10,000.	KD 40	KD 40
	- From KD 10,000 to less than KD 100,000.	KD 120	KD 120
	- From KD 100,000 and less than KD 500,000.	KD 150	KD 150
	- From KD 500,000 and less than KD 1 million.	KD 200	KD 200
	- From KD 1 million and above.	KD 250	KD250

4.	<b>Fees for external tender letters of guarantee</b>		
	- Less than KD 10,000.	KD 250	KD 250
	- From KD 10,000 and less than KD 100,000.	KD 400	KD 400
	- From KD 100,000 and less than KD 500,000.	KD 500	KD 500
	- From KD 500,000 and less than KD 1 million.	KD 1000	KD 1000
	- From KD 1 million and above.	KD 2000	KD 2000

5.	<b>Fees for external performance letters of guarantee</b>		
	- Less than KD 10,000.	KD 400	KD 400
	- From KD 10,000 and less than KD 100,000.	KD 500	KD 500
	- From KD 100,000 and less than KD 500,000.	KD 750	KD 750
	- From KD 500,000 and less than KD 1 million.	KD 1250	KD 1250
	- 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 handled under the category of other letters of guarantee		
	- 8. Incoming claims over the value of letters of guarantee from the beneficiary.	KD 10	

### b. Letters of Credit

1.	Open, amend, and cancel letter of credit:	%	Minimum Requirement	Notes
1.	Opening normal letter of credit.	0.75%	minimum KD 50	
2.	Opening letter of credit acceptance.	1%	minimum KD 50	
3.	Amending letter of credit authority (murabaha-normal).	0%	minimum KD 10	
4.	Cancellation of normal letter of credit.	0%	minimum of KD 10.	-

### 2. Letter of Credit settlement

1.	Insurance for normal letter of credit and acceptance.	%	Minimum Requirement
1.	Insurance for normal letter of credit and acceptance.	0%	minimum KD 2
2.	SWIFT-telex-brief letter of credit (normal-acceptance-murabaha).	0%	minimum KD 10
3.	Complete letter of credit SWIFT (normal and acceptance).	0%	minimum KD 35
4.	Complete letter of credit SWIFT (murabaha).	0%	minimum KD 30
5.	Mail of letter of credit (normal-acceptance-murabaha).	0%	minimum of KD 1
6.	Shipping insurance for letter of credit. (normal – acceptance)	0%	minimum KD 15
7.	Conflicts for letter of credit (normal-acceptance-murabaha).	0%	minimum KD 10
8.	Murabaha.	0%	minimum KD 100

### c. Incoming LCs for collection

1.	Sight fees.	%	Minimum Requirement
1.	Sight fees.	1/8%	minimum KD 15
2.	Acceptance fees.	1/8%	minimum KD 15

### d. Export LCs

1.	Notification of letter of credit.	%	Minimum Requirement
1.	Notification of letter of credit.	0%	minimum KD 20
2.	Trading of documents.	¼%	minimum KD 20
3.	Letter of credit amendment.	¼%	minimum KD 10
4.	Transfer of letter of credit.	¼%	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.	¼%	minimum KD 25

### 5. Bill Payment

3.	International call service is automatically deducted from the company per call, not from the customer.	5.5%
4.	Assisting other banks in collecting their bills	
	- More than KD 100.	KD 10
	- Less than KD 100.	KD 5

### 6. Bank Transfers

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

### 10. Other Fees and Commissions

Service Name	Fees	Notes
10.	Annual rent fee for manual device.	As per the arrangements made with the merchant