

# 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 0.050                   |
| 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     | A - Change temporary credit limit as per customers request<br>B - Change permanent credit limit as per customers request (based on credit study)              | KD 5                       |
| 1/33     | Authorization / verify purchase done through banking cards (mail)   | KD 3                       |
| 1/34     | Fees for reporting lost cards (Classic-Golder)  | KD 3                       |
| 1/35     | Commission to send ATM/Visa/MasterCard (Classic-Gold) for the customer through fast mail overseas   | KD 10                      |
| 1/36     | Renew substitute card (additional) (Visa/MasterCard) - (Classic) - (without instalments)  | KD 20                      |
| 1/37     | Renew substitute card (additional) (Visa/MasterCard) - (Golden) - (without instalments)   | KD 40                      |
| 1/38     | Renew substitute card (additional) (Visa/MasterCard) - (Platinum) - (without instalments)   | KD 80                      |
| 1/39     | Reissuance/exchange Visa/MasterCard (Classic / Golden) for not receiving/lost/stolen  | KD 15                      |
| 1/40     | Stopping of card by bank for misuse (Classic)   | KD 10                      |
| 1/41     | Stopping of card by bank for misuse (Golden)  | KD 5                       |
| 1/42     | Print out a copy / copy original advice / transaction document / T&E (hotels - airlines... etc) performed through banking cards                               | KD 10                      |
| 1/43     | Send a copy of documents related to (Visa / MasterCard) by fast mail to the customer, according to his request  | KD 10                      |
| 1/44     | Issue ATM card (electron account)   | KD 5                       |
| 1/45     | Issue ATM card (current account / premium investment saving)  | -                          |
| 1/46     | Issue ATM card (Baiti account / Hesabi account / Alamil Account)  | -                          |
| 1/47     | Renewal of ATM card (automated service account / current account / premium investment saving)   | KD 5                       |
| 1/48     | Renewal of ATM card (Baiti Account / Hesabi Account / Alamil Account)   | KD 1                       |
| 1/49     | Reissuance of lost / damaged ATM card (all accounts except Baiti investment account)  | KD 5                       |
| 1/50     | Reissuance of lost / damaged ATM Card (Baiti / investment / Alamil) Accounts  | KD 1                       |
| 1/51     | Issue PIN No. (banking cards)   | KD 2                       |
| 1/52     | Commission of cash withdrawal (local / internationally) (Visa / MasterCard) (Classic/gold/platinum/diamond) for every withdrawal                              | KD 6                       |
| 1/53     | Issue replacement of lost prepaid card (Visa/MasterCard)  | KD 5                       |
| 1/54     | Issue replacement of damaged prepaid card (Visa/MasterCard)   | KD 5                       |
| 1/55     | Issue fees / renewal card (Pre-Paid for foreign currency)   | KD 10                      |
| 1/56     | Issue Card Fees (lost / damaged) - (Pre-Paid for foreign currency)  | KD 5                       |
| 1/57     | Issue fees for lost Pin-Code (Pre-Paid for foreign currency)  | KD 2                       |
| 1/58     | Fees for cash withdrawal/Point of sale in other than the card currency-(Pre-Paid for foreign currency)  | 2.5%                       |
| 1/59     | 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 (KD) - regardless of value of transferred money (with confirmation) (Collect 2 KD on every Standing Order Transfer). | KD 5       |
| 3/7      | Local transfer (foreign currency)   | KD 11      |
| 3/8      | Overseas transfer (foreign currency/ Kuwaiti Dinar) (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 (plus 0.500 KD per deduction)              | KD 5       |
| 4/4      | Permanent orders to financing companies and corporations (plus KD 2 per deduction)             | 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      | 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") |

| 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<br>Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study)        | KD 600          |
| 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<br>Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study)        | KD 750          |
| 10/9     | commercial complex appraisal fees<br>Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study)         | KD 750          |
| 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)<br>B. Fees for selling a displayed car for individual and companies.  | KD 100     |
| 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 |
|--|--|-------|

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

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 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

|                    |      |               |
|--------------------|------|---------------|
| 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           | 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  |
|--|-------|
| 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 than 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 Ministry of Social Affairs and Labor System | KD 5   | For companies only |
| 12. Issue share balance certificate for the Ministry of Commerce   | KD 5   |                    |
| 13. Online finance service for companies   | 10 per   | addition/access    |
| 14. Fees to add/ authorize user on corporate online service  |  |                    |

## H. Other Fees

| Service Name                            | Fees   | 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 |