

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 KFH Rewards Prepaid card	KD 25
1/18	Subscription/Renewal card fees (Visa / Master Card) (Platinum) for corporate employees	KD 100
1/19	Subscription / Renewal fees - Multi-Currency Prepaid Card	KD 15
1/20	Fast issuance fees for Classic Visa or MasterCard (except the Diamond Card)	KD 10
1/21	Commission for cash withdrawal for (ATM or prepaid cards) (Visa or Master Card) overseas (from value of sum of money)	2.5%
1/22	Commission for cash withdrawal (local) for ATM card (through ATM machines of other banks)	KD 0.100
1/23	Balance inquiry/Inability to withdraw cash due to insufficient balance for ATM Cards (through ATM machines of other banks (locally))	50 fils
1/24	Commission for purchases made using (ATM or prepaid cards) (Visa or master Card) overseas (according to the value of the transaction)	2.5%
1/25	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%
1/26	Commission for paying through (POS) in GCC	KD 1
1/27	Settlements/claims/reviewing purchases, cash withdrawal using cards (ATM) / credit (classic-Gold) (Visa-MasterCard as per customers request	KD 5
1/28	Change to temporary or permanent (validity limit) / credit card limit as per customer request	KD 5
1/29	Authorization / verify purchase done though banking cards (mail)	KD 3
1/30	Fees for reporting lost cards (Classic-Golder)	KD 3
1/31	Commission to send ATM/Visa/MasterCard (Classic-Gold) for the customer though fast mail overseas	KD 10
1/32	Reissuance/exchange Visa/MasterCard (Classic / Golden) for not receiving/lost/stolen	KD 15
1/33	Stopping of card by bank for misuse (Classic)	KD 10
1/34	Stopping of card by bank for misuse (Golden)	KD 5
1/35	Print out a copy / copy original advice / transaction document / T&E (hotels - airlines... etc) performed though banking cards	KD 10
1/36	Send a copy of documents related to (Visa / MasterCard) by fast mail to the customer, according to his request	KD 10
1/37	Issuance of ATM card – All Accounts	KD 5
1/38	Renewal and Reissuance of ATM card (lost / damaged) for all accounts except the Alamil Account	KD 5
1/39	Renewal of ATM card (Baiti Account / Hesabi Account / Alamil Account)	KD 1
1/40	Reissuance of lost / damaged ATM card (all accounts except Baiti investment account)	KD 5
1/41	Reissuance of lost / damaged ATM Card (Baiti / investment / Alamil) Accounts	KD 1
1/42	Fees for issuing lost PIN number	KD 2
1/43	Commission of cash withdrawal (Locally \ International) for all ATM cards (installments / not installments)	KD 6
1/44	Issue replacement of lost / damaged prepaid card (Visa/MasterCard)	KD 5
1/45	Issue fees / renewal card (Pre-Paid for foreign currency)	KD 10
1/46	Issue Cards Fees (lost / damaged) - (Pre-Paid for foreign currency / Multi-Currency Prepaid Card)	KD 5
1/47	Issue fees for lost Pin-Code (Pre-Paid for foreign currency)	KD 2
1/48	Fees for cash withdrawal/Point of sale in other than the card currency-- (Pre-Paid for foreign currency)	2.5%
1/49	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 5
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	Set up / Modify / Cancel a Standing Order for All KFH Personal Accounts	KD 5
4/2	Set up/Modify/Cancel a standing order to local/ foreign banks.	KD 10
4/3	Permanent standing order to Ministry of Energy (formerly Ministry of electricly 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	Annual rental for a large safe deposit box	KD 60
6/4	Annual rental for a medium safe deposit box	KD 50
6/5	Annual rental for a small safe deposit box	KD 40
Item No. 7. Other Commissions and Fees		Fee amount
7/1	Branch cash withdrawals for amounts under *KD 2,000. Exemptions apply to the elderly, persons with disabilities, the visually impaired, illiterate customers, and all Eidiyah-related withdrawals.	KD 2
7/2	Changing the customer's name (as per court order/official authorities)	KD 5
7/3	Add / Change / Cancel a customer's or agent's signature	KD 5
7/4	Issuance of a bank Power of Attorney upon client's 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 a bank account at 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 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 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 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	
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. Covered Letter of Guarantee		
S.No	Service Name	Issuance Fee / Increase Amount / Extensions "Yearly"
1.	Local Tender Letter of Guarantee	
1/1	From KD 0 to KD 2000	KD 40
1/2	From KD 2001 and less than KD 10.000	KD 80
1/3	From KD 10.000 and less than KD 100.000	KD 120
1/4	From KD 100.000 and less than KD 500.000	KD 150
1/5	From KD 500.000 and less than KD 1 million	KD 250
1/6	From KD 1 million and above	KD 500

2.	Local Letter of guarantee "performance – maintenance – retention"	
2/1	From KD 0 to KD 2000	KD 40
2/2	From KD 2001 and less than KD 10.000	KD 120
2/3	From KD 10.000 and less than KD 100.000	KD 160
2/4	From KD 100.000 and less than KD 500.000	KD 200
2/5	From KD 500.000 and less than KD 1 million	KD 500
2/6	From KD 1 million and above	KD 1000
3.	Other Local Letter of Guarantee "Including Labor"	
3/1	From KD 0 to KD 2000	KD 40
3/2	From KD 2001 and less than KD 10.000	KD 80
3/3	From KD 10.000 and less than KD 100.000	KD 120
3/4	From KD 100.000 and less than KD 500.000	KD 150
3/5	From KD 500.000 and less than KD 1 million	KD 200
3/6	From KD 1 million and above	KD 250
4.	International Letter of Guarantee "All Types"	
4/1	From KD 0 to KD 2000	KD 250
4/2	From KD 2001 and less than KD 10.000	KD 400
4/3	From KD 10.000 and less than KD 100.000	KD 650
4/4	From KD 100.000 and less than KD 500.000	KD 1200
4/5	From KD 500.000 and less than KD 1 million	KD 1800
4/6	From KD 1 million and above	KD 2700
B.Non – covered Letter of guarantee		
S.No	Service Name	Fee amount
1	Tender Letter of Guarantee	0.75%Minimum 70 KD
2	Letter of guarantee "performance – maintenance – retention"	1.5%Minimum 240 KD
3	Letter of Guarantee "Advance Payment - Purchase"	3% Minimum 240 KD
4	Other Letter of Guarantee	1.5% Minimum 100 KD
C.Import Letter of Credit		
S.No	Service Name	Fee amount
1	Letter of Credit "Sight"	0.75% Minimum 50 KD
2	Letter of credit "Acceptance"	1%Minimum 50 KD
3	Request insurance for Letter of Credit	2 KD
4	Send Letter of Credit Bond by mail	1 KD
D. Documents under Import Letter of Credit		
S.No	Service Name	Fee amount
1	Shipping guarantee "DO"	15 KD
2	Discrepancy Documents	10 KD
3	Murabaha	100 KD
4	Handling/Processing documents	1/4% Minimum 20 KD
E. Direct payment to suppliers against shipping document		
S.No	Service Name	Fee amount
1	Direct payment to supplier against goods shipment	50 KD
F. Inward Bills of Collection		
S.No	Service Name	Fee amount
1	Sight	1/8% Minimum 15 KD
2	Acceptance	1/8% Minimum 15 KD
3	Stamp and/or endorse documents under inward collection	10 KD
4	Inward Shipping document storing Fees	1/16% Monthly - after one month grace period
G. Outward Bills of Collection		
S.No	Service Name	Fee amount
1	Sight	1/8% Minimum 15 KD
2	Acceptance	1/8% Minimum 15 KD
H. Export Letter of Credit		
S.No	Service Name	Fee amount
1	Advising Letter of Credit	20 KD Flat
2	Transfer Letter of Credit	1/4% Minimum 30 KD
3	Following up on acceptance Letter of credit	25 KD On each Bill of exchange
4	Adding confirmation – extending confirmed LC – increase confirmed LC amount	1/4% Minimum 25 KD
I. Documents under Export Letter of Credit		
S.No	Service Name	Fee amount
1	Negotiate/Process Documents	1/4% Minimum 20 KD
2	Fees of sending document on approval basis in addition to processing documents	1/4% Minimum 25 KD
J. Other Trade Finance Fees and commissions		
S.No	Service Name	Fee amount
1	Amend Conditions	10 KD
2	Change Credit line	10 KD
3	Change issuance collateral	10 KD
4	Reviewing texts differ than the approved format	10 KD
5	Local SWIFT	5 KD
6	Replacement original bond	10 KD
7	Incoming claims "partially or fully" for letter of guarantee	10 KD
8	Send Draft	10 KD
9	Cancellation of Letter of Credit or Letter of Guarantee	10 KD
10	Sending Documents via express mailing service	20 KD
11	Send SWIFT for letter of credit and letter of guarantee	35 KD
K. 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
L. Bank Transfers		
Service Name		Fee amount
Online finance service for companies		
1.	Local transfer fees (KD) by telex/SWIFT	KD 2
2.	Local transfer fees (FC) by telex/SWIFT	KD 5
3.	Overseas transfer fees by telex	KD 5
M. Other Fees and Commissions		
Service Name		Fees
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
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
N. Other Fees		
Service Name		Fee
1. Delaying fine on customers		KD 5 monthly for every KD 1000 and its multiplications
2. Money transfer service fees		KD 4.5
3. Corporate account opening fees		KD 5
4. Mortgage fees of in kind collaterals		KD 200
5. Contract authentication fees		KD 50
6. Consultation services fees		As per the arrangements made with the client