

Fees & Charges

Credit Cards



Credit Card Interest Rates

Card Type	Interest Rate
Classic/ Gold	1.83% PM
Titanium	1.67% PM
Platinum	1.67% PM
Signature	1.85% PM
Infinite	1.75% PM

Credit Card Fees and charges:

Description	Visa Infinite	Classic, Gold, Titanium, Platinum, Visa Signature
Annual fees (Primary)	BHD 78.750	Free
Annual fees (Supplementary)*	BHD 52.500	BHD 21.000
Late payment fee	BHD 10.500	BHD 10.500
Over limit fee	BHD 10.500	BHD 10.500
Cash advance fees	4.2% or BHD 4.200 of transaction amount (whichever is higher)	4.2% or BHD 4.200 of transaction amount (whichever is higher)
Card replacement fee	BHD 5.250	BHD 5.250
Sales voucher retrieval fee	BHD 5.250	BHD 5.250
International transaction processing fee (BHD, USO & GCC currencies)**	2.63%	3.15% (2.63% for signature)
International transaction processing fee (All other currencies)**	3.15%	3.15%
Temporary limit increase fee	BHD 10.500	BHD 10.500
PIN replacement fee	BHD 2.100	BHD 2.100
Outstanding certificate fee***	BHD 10.500	BHD 10.500
Release certificate fee	Free within 6 months of the credit facility closure and BHD 5.250 after 6 months of the credit facility Free up to 2 times per year. BHD 0.315 per page if more than 2 times per year (Maximum BHD 5.250)	
Account statement	Free up to 2 times per year. If more than times BHD 0.315 per page per year (Maximum BHD 5.250)	

*Free for first two supplementary Signature cards, free for all other supplementary cards

**Inclusive of scheme charges

***Free once a year

Fees & Charges

Prepaid Cards



Description	Details
POS/eCommerce limit per transaction	BHD 2,500 or equivalent
Accumulated daily ATM Cash Advance limit	BHD 500 or equivalent
Maximum Credit Balance allowed	BHD 2,500

Fees and Charges

Cash Advance Fee (On NBB ATM)	Nil
Cash Advance Fee (Local Non NBB ATM)	BHD 1.050
Cash Advance Fee (ATMs Outside Bahrain)	BHD 1.575
Cash Advance Fee over the counter	BHD 5.250
Card Issuing / Card Replacement Fee	BHD 2.100
PIN Replacement Fee	BHD 2.100
Sales voucher retrieval fee	BHD 5.250
International transaction fee (ATM + POS/eCommerce)	3.15% all-inclusive