

# FEES AND COMMISSIONS OF AHLI UNITED BANK

Item No.	Present Products and Services	Fees	Special Needs	
<b>Cards</b>				
Subscription/Renewal Fees of Credit Cards/Supplementary Cards (Revolving):				
1.1	Classic	KD 48	KD 36	
	Golden	KD 78	KD 48	
	Platinum	KD 118	KD 72	
	MasterCard Titanium	KD 96	KD 96	
	MasterCard World	KD 150	KD 90	
	Infinite	KD 198	KD 96	
	Cyber - Internet Shopping Card	KD 20	KD 12	
	Subscription/Renewal Fees of Credit Cards/Supplementary Cards (Full Payment):			
	Classic	KD 24	KD 12	
	Golden	KD 38	KD 36	
Platinum	KD 98	KD 48		
MasterCard Titanium	KD 78	KD 78		
MasterCard World	KD 125	KD 75		
Infinite	KD 149	KD 72		
Cyber- Internet Shopping Card	KD 5	KD 5		
Subscription/Renewal Fees of Prepaid Cards in KD and Saudi Riyal				
1.2	ATM Cash Withdrawal - Local	100 fils	100 fils	
	ATM Cash Withdrawal - GCC Countries	100 fils	100 fils	
	ATM Cash Withdrawal - International	KD 1.5	KD 1.5	
1.3	Balance Inquiry Through AUBK /Other Banks ATMs - Local	50 fils	50 fils	
	Balance Inquiry Through AUBK/Other Banks ATMs - GCC countries	50 fils	50 fils	
1.4	Withdrawal denied due to insufficient balance from AUBK ATMs / Other Banks - Local	50 fils	50 fils	
	Settlement fees on purchases and cash withdrawal abroad (by MasterCard International or Visa World Credit Cards)	Foreign currency transfer sell rate is applied + 2.5% of the transaction amount is charged against payment settlement	Foreign currency transfer sell rate is applied + 2.5% of the transaction amount is charged against payment settlement	
Amend Credit Limit (Authority Limits) at the customer's request:				
1.5	Temporary Credit Limit	KD 5	KD 5	
	Permanent Credit Limit (according to credit study)	-	-	
1.6	Reporting on lost/stolen of a credit card	-	-	
1.7	Delivery of credit card to the customer abroad by express mail	KD 10	KD 10	
1.8	Delivery of PIN to the customer by express mail	KD 10	KD 10	
1.9	Re-issue /Replacement of a credit card due to non-receipt/lost/stolen/damage	KD 15	KD 7.5	
1.10	Produce a photocopy/original voucher/ transaction slip (hotels/companies, airlines ... etc) processed by a credit card	KD 3 per voucher	KD 3 per voucher	
1.11	Re-issue of ATM Card, substitute for lost/damaged/stolen/non-collected card	KD 5	-	
1.12	Non-collection of ATM Card within two months of issuing	KD 3	-	
1.13	Issuing/Re-Issuing / substitute a New PIN for AUBK ATM Card	KD 2	-	
1.13	Issuing/Re-Issuing / substitute a New PIN for AUBK Credit Card	KD 5	-	
1.14	Re-activation of PIN for AUBK ATM Cards	KD 1.5	KD 1.5	
1.15	Cash Withdrawal by Credit Cards through ATMs (From AUBK/Other Banks, local and International)	KD 6	KD 6	
	Cash Withdrawal by Credit Card over the bank counter	KD 10	KD 6	
1.16	Recharge of a Prepaid Card (in KD or Saudi Riyal)	KD 1	KD 1	
1.17	Re-print Credit Card statement (during the last five years)	KD 1	KD 1	
	Re-print Credit Card statement (during the last fifteen years)	KD 1.5	KD 1.5	
	Re-print Credit Card statement (during the last twenty years)	KD 2	KD 2	
<b>Service Subscriptions/Bill Payment</b>				
2.1	SMS service annual subscription	KD 2.5 for each account	-	
2.2	Renewal of SMS service	KD 2.5 for each account	-	
2.3	Mobile bills payment - at the counter	500 fils	500 fils	
2.4	Customs Bills Payment - Debit from account	KD 3	KD 3	
2.5	Customs Bills Payment - Cash	KD 5	KD 5	
<b>Bank Demand Drafts</b>				
3.1	Issue / Amend Bank Draft (Demand Draft)	KD 1	-	
3.2	Stop Payment of Bank Draft (Demand Draft), or Swift transfer	KD 10	KD 10	
3.3	Cancel Bank Draft (Demand Draft) at the customer's request	KD 2	KD 2	
3.4	Cancellation of Swift Transfer	KD 5	KD 5	
3.5	Cancel a Request of Stop Payment of a Bank Draft (Demand Draft) or Swift transfer	KD 10	KD 10	
3.6	Local Swift Transfer (in KD)	KD 2	KD 2	
3.7	Local / abroad Swift Transfer (in foreign currency)	KD 8	KD 5	
3.8	Swift Transfer to bank abroad (in KD)	KD 8	KD 5	
3.9	Swift transfer received from abroad favoring non-AUB customers payable in F/Currency - Cash	KD 5 + exchange rate on the transaction execution date	KD 5 + exchange rate on the transaction execution date	
3.10	Swift transfer received from Bank abroad favoring non-AUB customers payable in KWD and transfer to another local bank	KD 5	KD 5	
3.11	Inquiry of Swift upon customer's request	KD 3	KD 3	
3.12	Swift for Cash money transfer from bank abroad at customer request	KD 8	KD 5	
3.13	Issuing a Cashier Cheque / Payment Order	KD 5	KD 5	
3.14	Bills Purchased for collection - F/Currency cheque drawn on foreign bank - payable in KWD/ same Account Currency / other Currencies	KD 7.5 (Taking into consideration the sell and buy exchange rate for each currency in case of withdrawal and deposit with a currency other than the account currency)	KD 7.5 (Taking into consideration the sell and buy exchange rate for each currency in case of withdrawal and deposit with a currency other than the account currency)	
	Bills Purchased for collection - F/Currency cheque drawn on foreign bank - payable in the same Currency in Cash ( Sterling Pound and US Dollars)	KD 7.5 (Taking into consideration the sell and buy exchange rate for each currency in case of withdrawal and deposit with a currency other than the account currency)	KD 7.5 (Taking into consideration the sell and buy exchange rate for each currency in case of withdrawal and deposit with a currency other than the account currency)	
3.16	Bills Purchased for collection - F/Currency cheque drawn on foreign bank - payable in the same Currency in Cash ( other currencies )	KD 7.5 (Taking into consideration the sell and buy exchange rate for each currency in case of withdrawal and deposit with a currency other than the account currency)	KD 7.5 (Taking into consideration the sell and buy exchange rate for each currency in case of withdrawal and deposit with a currency other than the account currency)	
	Delivery / Receipt of Bills Purchased / Returned Cheque Unpaid by Correspondent Bank	KD 5	KD 5	
<b>Standing Payment Orders</b>				
4.1	Set-up Standing Order - Internal	KD 5	KD 5	
4.2	Set-up Standing Order - Local / Foreign Banks	KD 11	KD 11	
4.3	SO Transfer to local bank	KD 2.5	KD 2.5	
4.4	SO Transfer to bank abroad - international	KD 8.5	KD 8.5	
4.5	Internal Transfer - within the same customer accounts - Based on a Standing Order	500 fils	500 fils	
4.6	Internal Transfer - within other customer's accounts - Based on a Standing Order	500 fils	500 fils	
4.7	SO payment to MEW - Plus Fees applied on each Deduction	500 fils	500 fils	
4.8	Amendment of a Standing Order - Local	KD 10	KD 10	
4.9	Amendment of a Standing Order - International	KD 10	KD 10	
4.10	Amendment of a Standing Order - Internal	KD 5	KD 5	
4.11	Set-up payment's instructions to settle Other banks' Credit Card or KNPC Bill by debiting customer's account	KD 5	KD 5	

Item No.	Present Products and Services	Fees	Special Needs
4.12	Execution of customer's payment instruction to settle other banks' Credit Cards or KNPC Bills	KD 1 for each transaction	KD 1 for each transaction
4.13	Provide Charities Diskettes and Reports (per disk or report)	KD 15	KD 15
<b>Cheques</b>			
5.1	Issuance of 10 leaves Cheque Book	KD 3	KD 3
	Issuance of 25 Leaves Cheque Book	KD 4	KD 4
	Issuance of 50 Leaves Cheque Book (for Commercial Accounts)	KD 5	KD 5
5.2	Issuance of Emergency/urgent Cheque Book - in addition to the issuance fees for cheque book	KD 1.5	KD 1.5
5.3	Issuance of Blank Cheque upon Customer's request	-	-
5.4	Issuance of Bank Cheque (drawn on the Central Bank of Kuwait)	KD 5	KD 5
5.5	Issuance of Certified Cheque (guaranteed payment)	KD 5	KD 5
5.6	Returned Cheque due to insufficient fund	KD 20	KD 20
5.7	Returned Cheque due to any other Reason	KD 5	KD 5
5.8	Stop Payment of Cheque	KD 10	KD 10
5.9	Cancellation of uncollected Cheque Book within the defined period (or for any other reason)	KD 2	-
<b>Safe Deposit Boxes</b>			
6.1	Safe Deposit locker - Key Insurance	KD 50	KD 50
6.2	Issuance of a substitute SDL key for Lost/extra /Damaged Key	KD 30	KD 30
	Safe Deposit Box Annual rent (X-Large)	KD 75	KD 75
6.3	Safe Deposit Box Annual rent (Large)	KD 60	KD 50
	Safe Deposit Box Annual rent (Big)	KD 50	KD 35
	Safe Deposit Box Annual rent (Medium)	KD 30	KD 25
	Safe Deposit Box Annual rent (Small)	KD 21	KD 15
	Safe Deposit Box Quarterly rent or any period thereof (Big)	KD 50	KD 25
	Safe Deposit Box Quarterly rent, or any period thereof (Medium)	KD 20	KD 10
	Safe Deposit Box Quarterly rent, or any period thereof (Small)	KD 10	KD 5
<b>Other Fees &amp; Charges</b>			
7.1	Cash Withdrawal at the counter KD 1,000 or Less (Note: Old Ages, Handicapped, Blind, & illiterates are exempted)	KD 1	-
7.2	Issue Internal Power of Attorney upon customer's request	KD 5	KD 5
7.3	Cancel Internal Power of Attorney upon customer's request	KD 5	-
7.4	Authentication of signature at the customer request for use outside the bank	KD 3	KD 3
7.5	Transfer from one Account to another within the Customer's Accounts	500 fils per Transaction	-
7.6	Reactivation of Dormant account	KD 5	-
7.7	Closing of account within 3 months of opening date	KD 10	-
7.8	Cash Withdrawal in Foreign Currency from the Same Foreign Currency Account (0.25%)	Flat Commission by (0.25%) of the amount that is withdrawn in cash in foreign currency	Flat Commission by (0.25%) of the amount that is withdrawn in cash in foreign currency
7.9	Collection of Financial Documents in Favor of the Customer	KD 5	KD 5
<b>Special Fees for Online Trading of Shares</b>			
8.1	Trading in sell/buy Sukuk to the account of customers - for each transaction (including the custody fees)	0.25% of the transaction amount with a minimum of KD 15	0.25% of the transaction amount with a minimum of KD 15
<b>Online Services for Individuals</b>			
9.1	International Transfer Fees through Bank's website	KD 2	KD 2
<b>Coverage of the Account (Reconciliations between the Customer Accounts)</b>			
10.1	Link the current account with the customer other accounts (offset set up - first time )	KD 25	-
	Link the current account with the customer other accounts (on execution of each transaction)	500 fils	500 fils
10.2	Link the Investment Saving Account with the Customer other Accounts (offset set up - first time)	KD 15	-
	Link the Investment Saving Account with the Customer other Accounts (on execution of each transaction)	250 fils	250 fils
10.3	Coverage of the Account Manually (Reconciliations between the Customer Accounts. The service means coverage of the customer accounts from other accounts of the same customer on the counter in case the balance is insufficient in that account.	KD 3	-
<b>Real Estate Financing</b>			
11.1	Real Estate Mortgage Fees	KD 30	KD 30
11.2	Real Estate Mortgage Write-off Fees	KD 30	KD 30
11.3	Issue a Warrant (to other entities)	KD 5	KD 5
11.4	Warrant Fees with a Promise to Mortgage	KD 50	KD 50
11.5	Real Estate Debt Transfer Fees	KD 150	KD 150
11.6	Installment Postponement Fees	KD 5	KD 5
11.7	Procedures for a Change of Real Estate Debt Settlement	KD 5	KD 5
11.8	Issue certificate - To whom it may concern	KD 5	KD 5
11.9	Follow-Up Collection of Real Estate Rents (the percentage shall be calculated on the collected rents)	4%	4%
11.10	Production of a Copy of the Lease Contract	KD 2	KD 2
11.11	Production of a Copy of the Rent Receipt	KD 2	KD 2
<b>Financing</b>			
12.1	Payment method changes fees	KD 5	KD 5
12.2	Vehicle ownership Transfer Fees	KD 10	KD 10
12.3	Cancel / Change (Guarantor) Fees	KD 10	KD 10
12.4	Car checking charges on behalf of others	KD 10	KD 10
12.5	Debt Transfer Fees	KD 20	KD 20
12.6	Fees for Permit to a Leased Car to Travel Abroad (per one journey)	KD 10	KD 10
12.7	Fees for Permit to a Leased Car to Travel Abroad (several journeys) for a maximum of one year	KD 50	KD 50
12.8	Carry out a transaction (Ministry of Interior - Traffic Department) on behalf of the customer (sell - buy - other)	KD 5	KD 5
12.9	Takaful Insurance Fees on all debt risks against death, permanent entire disability (upon the customer request, taking into consideration the Central Bank of Kuwait's instructions in this regard)	50% of the value of the insurance but not exceeding 2% of the debt value	50% of the value of the insurance but not exceeding 2% of the debt value
12.10	Issue a substitute of Payment Order to Supplier	KD 5	KD 5
<b>Request Copies of Documents, Certificates or the Equivalent</b>			
13.1	Microfilm copy of account statement or document (for a period less than 5 years) (Per Page)	500 fils	500 fils
	Microfilm copy of account statement or document (for a period exceeding 5 years up to 15 years) (per page )	KD 1	KD 1
	Microfilm copy of account statement or document (for a period exceeding 15 years) (per page )	KD 3	KD 2
13.2	Request a Copy of Bank Vouchers (through the automated system or the microfilm)	500 fils	500 fils
13.3	To Whom it May Concern Certificates - all types	KD 5	KD 5
13.4	Statement of Account (any period) (per page)	KD 1	KD 1
13.4	Fees for issuance of Statement of Accounts for the Family Fund	KD 5	KD 5
<b>Other Fees &amp; Commissions - Companies' Services</b>			
14.1	Salary Processing deducted from Company's account	KD 1 per account	KD 1 per account
14.2	Manual Salary Processing (Not through magnetic disks) deducted from Company's account	KD 1 per account	KD 1 per account
<b>Payment Gateway Services</b>			
14.3	Payment Gateway Transactions Fees	According to the Merchants Agreement	According to the Merchants Agreement
	Payment Gateway One Time Integration Fees	According to the Merchants Agreement	According to the Merchants Agreement
<b>Point Of Sale Services P.O.S</b>			
14.4	Point Of Sale Relevant Services (P.O.S.)	According to the Merchants Agreement	According to the Merchants Agreement