

1	Cards	Fees
1-1	Issue of credit cards, prepaid cards, ATM, as per the Card / Category	
	Gold Prepaid Card for Travel	KD35/- Per Annum
	Multi Currency Prepaid Freedom	KD10/-
	Internet Card	KD10/-
	Visa / MasterCard - Classic	KD30/-
	Visa / MasterCard - Gold	KD40/-
	Titanium MasterCard	KD50/-
	Platinum Visa Card	KD100/-
	Visa Signature Card	KD100/-
	Advantage Visa Signature	KD100/-
	Visa Infinite Card	KD100/-
	Visa Infinite Privilege	KD300/-
	Advantage World MasterCard	KD100/-
	MasterCard Platinum Prepaid Card	KD35/- Per Annum
1-2	Renewal of credit cards, ATM, as per the Card / Category	
	Gold Prepaid Card for Travel	KD35/- Per Annum
	Multi Currency Prepaid Freedom	KD10/-
	Internet Card	KD10/-
	Visa / MasterCard - Classic	KD30/-
	Visa / MasterCard - Gold	KD40/-
	Titanium MasterCard	KD50/- Per Annum
	Platinum Visa Card	KD100/-
	Visa Signature Card	KD100/-
	Advantage Visa Signature Card	KD100/-
	Visa Infinite Card	KD100/-
	Visa Infinite Privilege	KD300/-
	Advantage World MasterCard	KD100/-
	MasterCard Platinum Prepaid Card	KD35/-
1-3	Renewal of supplementary credit cards / as per the Card Category	
	Internet Card	KD10/-
	Visa / MasterCard - Classic	KD20/-
	Visa / MasterCard - Gold	KD30/-
	Titanium MasterCard	KD50/- Per Annum
	Platinum Visa Card	KD100/-
	Visa Signature Card	KD100/-
	Advantage Visa Signature card	KD100/-
	Visa Infinite Card	KD100/-
	Visa Infinite Privilege	KD300/-
	Advantage World MasterCard	KD100/-
1-4	Reporting Lost / Stolen Credit or Prepaid Cards	KD3/-
1-5	Replacement of credit cards, prepaid cards, ATM Card (as per the type / category of each card)	
	Replacement of Lost - Visa/MasterCard Classic / Gold / Titanium	KD20/-
	Replacement of Lost Prepaid Cards - Gold Card for Travel	KD10/-
	Replacement of Lost / Damaged Multi Currency Prepaid Freedom	KD3/-
	Replacement Card for Platinum Visa Card/ Visa Signature Card/ Advantage Visa Signature card	KD50/-
	Replacement of Lost / Stolen - Visa Infinite Privilege	KD300/-
	Replacement of Lost or Damaged Internet Card	KD10/-
	Replacement of Damaged Credit Card - Visa / MasterCard Classic / Gold / Titanium	KD10/-
	Replacement of Damaged card - Visa Infinite Privilege	KD50/-
	Replacement of lost or Damaged Advantage World MasterCard / Visa Infinite	Free
	Replacement of Damaged Visa Platinum / Visa Signature Card / Advantage Visa Signature card	KD25/-
	Replacement Card for Lost / Damaged / ATM Card	KD5/-
	Transfer of Amounts (Balances) from the Prepaid Card Account to another account (Local only)	KD0.750
	Replacement of Lost or Damaged MasterCard Platinum Prepaid Card	KD10/-
1-6	Re-Issue of PIN	
	Alternative PIN for All Cards	KD5/-
	Alternative PIN for Prepaid Cards	KD2/-
1-7	Delivery of Credit Card By DHL	
	Card Delivery Instructions	KD15/-
1-8	Cash Withdrawal through the Issuer Bank	
	Credit Card Cash Withdrawal through ABK	5% of Withdrawn Amount Minimum Charge KD1/-
	MasterCard Freedom Prepaid Cash Withdrawal through the Issuer Bank	Free
1-9	Cash Withdrawal through Other Banks for Credit Card (Local and International)	
	Cash Withdrawal through Other Banks for Credit Card	5% of Withdrawn Amount Minimum Charge KD1/-
	MasterCard Freedom Prepaid Cash Withdrawal through Other Banks	KD2/- (Per Transaction)
1-10	Debit Amount / Unpaid Amount	Discount Rate + 2.5% and 0.5% Monthly Service
1-11	Delayed Payment	1.5%
1-12	Temporary Increase of Credit Card Limit	KD10/- on Additional Limit
1-13	Changing Credit Card Limit (Decrease or Increase) Upon Customer's Request	KD5/-
1-14	Non-Receipt of Credit Card / ATM by Customer for - Months	
	Non-Receipt of Credit Card / ATM by Customer for 6 Months	KD5/-
1-15	Replacement for damaged ATM card, reissue of a cancelled card, name change on card and non-receipt within two months for Al Amel account	KD1/-

2	Bank Transfer	Fees
1-16	International Card usage fee	3% (Above Exchange Rate)
2-1	Local Transfer / Swift (KD or Foreign Currency)	
	Swift / Mail Transfer - Local Swift in KD (KASSIP)	KD5/-
	Local Telex / Swift / Transfer (in Foreign Currency)	KD4/- + KD5/- Coverage
	Mail Transfer to ABK - Dubai Branch	KD1/-
2-2	Foreign Transfer (Swift), ABK Customers / Non-ABK Customers	
	Overseas Telex or Swift	KD11/- + KD5/- Coverage
2-3	Cancelling Transfer, Swift, Mail Transfer	KD5/-
2-4	Bank Draft / Demand Draft	KD5/-
2-5	Issue of Bank Draft / ABK Customers / Non-ABK Customers	
	Issue of Bank Draft / Telex Transfer / Mail Transfer / Traveler's Cheque, etc by Debiting the Customer's Account in the same Currency	0.25% Minimum KD2/- ,Maximum KD25/- or Equivalent (Applies Only to Transactions in which Foreign Currencies are not purchased from ABK)
	Issue of Bank Draft / Telex Transfer / Mail Transfer / Traveler's Cheque, etc in cash in the same Currency	0.5% Minimum KD2/-, Maximum KD25/- or Equivalent (Applies Only to Transactions in which Foreign Currencies are not purchased from ABK)
2-6	Stop Cashing a Bank Demand Draft / Swift	KD5/-
2-7	Cancellation / Stoppage of Bank Draft / Swift / Mail Transfer	KD5/-
2-8	Collection of Cheque Withdrawn on Banks Abroad in Foreign Currencies / KD	
	Cashing of ABK Cheques Collected by Foreign Banks	KD5/-
	Collection of Cheques in Foreign Currencies by ABK / BC's	KD7/- including special service fees as per cost
2-9	Immediate Collection of Cheques / FBP's (Cheques withdrawn on Overseas Banks Sent Under Collection)	
	Immediate Collection of Cheques / FBP's in Foreign Currencies	KD6/- + Interest for 30 Days (Minimum Charge KD2/-)
2-10	Transferring Incoming Amount as per the Amount for Non-ABK Customers	
	Transfer of Incoming Amount of more than \$10,000/- or Equivalent (For Non-ABK Customers)	KD5/-
	Transfer of Incoming Amount of Less than \$10,000/- or Equivalent (for Non-ABK Customers)	KD3/-
2-11	Personal Cheques / Bank Cheques to be paid in Cash or to be Deposited to Account as per the Currency	
	Selling Traveller's Cheques (\$100/- to \$10,000/-) or Equivalent	0.50% (Forex Fees shall apply whenever Applicable)
	Selling Traveller's Cheques, more than \$10,000/- or Equivalent	0.25% (Forex Fees shall apply whenever Applicable)
2-12	Amending Transfer, Swift, Mail Transfer data	
		KD3/- for Local transfer KD8/- for Foreign Transfer
3	Standing Payment Orders	Fees
3-1	Creating Standing Instructions Within the Bank	
	Annual Fees for Standing Orders	KD5/-
3-2	Monthly Fees Against the Standing Order Within the Bank / Local Banks / Local Companies	
	Monthly Fees on Standing Order Within the Bank	KD0.500
	Monthly Fees on Standing Order / Local Banks / Local Companies	KD2/-
3-3	Request / Amendment / Cessation of Standing Instructions	KD10/-
3-4	Transfer Commission from One Account to Another Account within the Bank (Companies)	KD1/-
3-5	Monthly Fees on Standing Order overseas	KD11/- + KD5/- Coverage
4	Cheques	Fees
4-1	Issue of Cheque book for Individuals According to Category (50, 20 or 10 leaves)	
	Issue of Cheque book (10 leaves)	KD2/-
	Issue of Cheque book (25 leaves)	KD5/-
	Issue of Cheque book (50 leaves)	KD7/-
4-2	Issue of Cheque book on the Same Day	KD2/- + Normal Fees
4-3	Fees to Cancel Cheque Book (if not received by the customer within one month)	KD2/-
4-4	Fees to Cancel Lost Cheque Book	KD5/-
4-5	Fees to Stop Cashing a Cheque	KD5/-
4-6	Fees to Issue a Guaranteed Payment Order / Certified Bank Draft / Cash Payment Order	
	Issue of Certified Cheque	KD10/-
	Issue of Cash Payment Order	KD5/-
4-7	Cancelling a Guaranteed Payment Order / Certified Bank Draft / Cash Payment Order	KD5/-
4-8	Returned Cheque Due to Insufficient Balance or Other Reasons	KD20/- or Account Balance
4-9	Cheque encashment of KD 10,000 and above (From the beneficiary)	KD2.5 (Aged 60 plus years, disabled, blind and illiterate customer are exempt from the fees)
5	Safe Boxes	Fees
5-1	Renting a Safe Box according to Size / Type / Period	
	25 cm x 32.5 cm x 46 cm - per year	KD50/-
	30 cm x 32.5 cm x 46 cm - per year	KD60/-
	40 cm x 40 cm (Large) - per year	KD70/-
	20 cm x 40 cm (Medium) - per year	KD40/-
	20 cm x 20 cm (small) - per year	KD35/-
	20 cm x 10 cm (very small) - per year	KD25/-
	60 cm x 60 cm (large) - per year	KD150/-
	60 cm x 90 cm (large) - per year	KD175/-
	60 cm x 120 cm (large) per year	KD200/-
5-2	Lost / Damaged / Broken Safe Key	KD50/-
5-3	Deposit for Secondary Key of Safe Box	KD50/- in addition to Rental Value - Deposit Amount Refundable
6	Fees for other services	Fees
6-1	Fees on cash withdrawal from the branch of KD--- or less by those who have ATM Cards. The fees shall be cancelled in case that the ATM is out of order. (Handicapped, Blind and illiterate Customers excluded)	
	Cash Withdrawal from Counter of Less than KD1500/-	KD2/- except for Old, Handicapped, Blind and illiterate Customers
6-2	Cash withdrawal and / or Inquiry about Balance via ATMs or local banks or abroad	

	ATM Cash Withdrawal through Banks Abroad	2% Minimum Charge KD1/-
	ATM Cash Withdrawal Fees from Other Banks inside Kuwait	KD0.100 (K-Net Fees)
	Fees for Balance Inquiry through other banks	KD0.050 (K-Net Fees)
6-3	Certified Signature / Certificate of Certified Signature	KD5/-
6-4	Fees for cash deposit or withdrawal for GCC currencies, other foreign currency from an account of the same currency	
	Cash Withdrawal in Foreign Currency from an Account in Foreign Currency	0.25% Minimum Charge KD2/-
	Depositing Cash in Foreign Currency	0.5% Minimum Charge KD2/-
6-5	Transferring from an Account to Another Account within the bank (Individuals)	KD1/-
	Issue / Cancel a Bank Power of Attorney	
6-6	Issue of a Bank Power of Attorney	KD5/-
	Cancellation of a Bank Power of Attorney	KD5/-
	Fees for Payment of Custom Duties by Deduction from Customer Account/ Cash Payment/ Non-ABK Customers/Foreign Currency to Local Banks	
6-7	Payment of Customs Duties	KD3/- per Document
	Payment of Customs Duties for Non-ABK Customers	KD8/- per Document
6-8	Collection of Services Invoices from ABK Customers and Non-ABK Customers (Electricity, Mobile, Water, MOC Invoices, Via Electronic Service)	KD1/-
6-9	Issue of Replacement of Lost / Damaged Saving Account Book	KD5/-
6-10	Fees for Changing the Customer's Signature (Upon the Customer's Request)	KD5/-
6-11	Fees for Banking SMS	
	PUSH - PULL Service	KD4/- Per Annum
6-12	Fee for not updating Civil ID	KD1/-
6-13	Mortgage shares as collateral for credit facilities granted to customers	According to the actual cost only which is paid to the Kuwait Clearing Company
7	Retail Electronic Services	Fees
7-1	Fees for Issuing a Cheque Book According To Category (Via Internet Banking)	
	Issue of a Cheque Book (25 Leaves)	KD1.5
	Issue of a Cheque Book (50 Leaves)	KD2/-
8	Account Related Fees:	Fees
8-1	Frozen Accounts Fees	
	Fees on Frozen Account Balances	KD2/- Per Month
	Identifying the Account as Dormant Account (To Be Collected Once)	KD5/-
8-2	Settlement / Closing / Frozen / Inactive Account	
	Re-Activation of Frozen Account Balances	KD5/-
	Closing Al-Amel Account in the absence of a movement thereon and no transfer of salary for a period of one year; Account freezing/ re-activation/ settlement fees	KD5/- (to be collected from the employer)
8-3	Closing An Account Before Expiry of _Months After Opening	
	Fees On Accounts Opened and Then Closed Within 3 Months from Opening	KD5/-
	Closing Al-Amel Account within three months from opening	KD5/- (to be collected from the employer)
8-4	Charges on the Minimum balance of Prize Accounts (Al Fouz)	KD2/- (the current minimum balance is KD 100)
9	Fees For Bank Certificates	Fees
9-1	Issue of Certificates	KD5/-
10	Fees of Customer Tele-Banking Service Center	Fees
10-1	Fees For Immediate Payment of Credit Cards	KD0.500 Per transaction
10-2	Fees for Transfers Between Local Accounts	KD0.100 Per transaction
11	Fees for Account Statement & Advices	Fees
11-1	Fees for a Copy of Each Document	KD1/- per Page
11-2	Fees for an Application to Request a Copy of Account Statement / Cheques According To Period	
	Advice Copy / Debit Cheque / Credit Cheque	KD1/- Per page
	Advice by Fax	KD1/- Per page locally
	Copy of Account Statement / Cheque / Periodical Advice Covering 6 Months	KD1/- Per page
	Copy of account Statement / Cheque / Periodical Advice More than 6 Months and Up to Five Years	KD5/- Per page
	Copy of account Statemen /Cheque/Periodical Advice From Five Years Up To Ten Years	KD10/- Per page
	Copy of Account Statement / Cheque / Advices More Than 10 Years	KD20/- Per page
	Detailed Account Statement For Family Support Fund	KD5/-
	Copy of Additional Account Statement for Al Amel accounts	KD1/- Per page
	An account statement for AL-Amel closed account	KD1/- Per page (to be collected from the employee)
	Swift Daily Statement Of Customer Account	KD20/- Per Month
	Daily Account Statement To Correspondent Banks	KD20/- Per Month
11-3	Account Statement for Credit Cards Via Call Center	KD0.250
11-4	Fees for Sales Slip of Credit Cards / ATM Cards	KD2/-
11-5	Fees for Telex Transfer (Local / International)	
	Account Statement / by Fax	KD1/-
	Advice and Other Details by Fax (Abroad)	KD3/-
	Account Statement for Prepaid Card	KD1/-
12	Delayed Payments of Due Installments	Fees
12-1	Consumer Loans	
	Penalty for Delaying the Payment of One Month Installment	KD15/-
12-2	Housing Loans	
	Penalty for Delaying the Payment of One Month Installment	KD20/-
13	Legal Services Fees	Fees
	Lifting of Travel Ban	KD10/-

