

1	Cards	Fees						
1-1	Issue of credit cards, prepaid cards, ATM, as per the Card / Category		1-12	Temporary Increase of Credit Card Limit	KD10/- on Additional Limit	6-2	Cash Withdrawal from Counter of Less than KD1500/-	KD2/- except for Old, Handicapped, Blind and illiterate Customers
	Gold Prepaid Card for Travel	KD35/-	1-13	Changing Credit Card Limit (Decrease or Increase) Upon Customer's Request	KD5/-		Cash withdrawal and / or Inquiry about Balance via ATMs or local banks or abroad	
	Multi Currency Prepaid Freedom	KD10/-	1-14	Replacement of damaged ATM card, reissue of a cancelled card, name change on card and non-receipt within two months for AI Amel account	KD1/-		ATM Cash Withdrawal through Banks Abroad	2% Minimum Charge KD1/-
	Visa Platinum Advantage 1.2.3 Prepaid Card	KD20/-	1-15	International Card usage fee	3% (Above Exchange Rate)		ATM Cash Withdrawal Fees from Other Banks inside Kuwait	KD0.100 (K-Net Fees)
	Internet Card	KD10/-	1-16	Insufficient funds for local and international purchases, cash withdrawal and ecom transactions on all cards (debit/credit/prepaid)	50 fils local 150 fils international (outside Kuwait)		Fees for Balance Inquiry through other banks	KD0.050 (K-Net Fees)
	Visa / MasterCard - Classic	KD30/-	1-17	Transfer of Amounts (Balances) from the Prepaid Card Account to another account (Local only)	KD0.750		Certified Signature / Certificate of Certified Signature	KD5/-
	Visa / MasterCard - Gold	KD40/-	2	Bank Transfer	Fees	6-4	Fees for cash deposit or withdrawal for GCC currencies, other foreign currency from an account of the same currency	
	Titanium MasterCard	KD50/-	2-1	Local Transfer / Swift (KD or Foreign Currency)			Cash Withdrawal in Foreign Currency from an Account in Foreign Currency	0.25% Minimum Charge KD2/-
	Platinum Visa Card	KD100/-		Swift / Mail Transfer - Local Swift in KD (KASSIP)	KD5/-		Depositing Cash in Foreign Currency	0.5% Minimum Charge KD2/-
	Visa Signature Card	KD100/-		Local Telex / Swift / Transfer (in Foreign Currency)	KD4/- + KD5/- Coverage	6-5	Transferring from an Account to Another Account within the bank (Individuals)	KD1/-
	Advantage Visa Signature	KD100/-		Mail Transfer to ABK – Dubai Branch	KD1/-	6-6	Issue of a Bank Power of Attorney	KD5/-
	Visa Infinite Card	KD100/-	2-2	Foreign Transfer (Swift), ABK Customers / Non-ABK Customers			Cancellation of a Bank Power of Attorney	KD5/-
	Visa Infinite Privilege	KD300/-		Overseas Telex or Swift	KD11/- + KD5/- Coverage		Fees for Payment of Custom Duties by Deduction from Customer Account/Cash Payment/ Non-ABK Customers/Foreign Currency to Local Banks	
	Advantage World MasterCard	KD100/-	2-3	Cancelling Transfer, Swift, Mail Transfer	KD5/-	6-7	Payment of Customs Duties	KD3/- per Document
	MasterCard Platinum Prepaid Card	KD35/-	2-4	Bank Draft / Demand Draft	KD5/-		Payment of Customs Duties for Non-ABK Customers	KD8/- per Document
	MasterCard Prepaid Youth Card	KD10/-	2-5	Issue of Bank Draft / ABK Customers / Non-ABK Customers		6-8	Collection of Services Invoices from ABK Customers and Non-ABK Customers (Electricity, Mobile, Water, MOC Invoices, Via Electronic Service)	KD1/-
	ABK Visa Signature Commercial Credit Card	KD150/-		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)	6-9	Fees for Changing the Customer's Signature (Upon the Customer's Request)	KD5/-
	ABK Visa Platinum Commercial Prepaid Card	KD20/-		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)	6-10	Fee for not updating Civil ID	KD1/-
1-2	Renewal of credit cards, ATM, as per the Card / Category		2-6	Stop Cashing a Bank Demand Draft / Swift	KD5/-	6-11	Mortgage shares as collateral for credit facilities granted to customers	According to the actual cost only which is paid to the Kuwait Clearing Company
	Gold Prepaid Card for Travel	KD35/- Per Annum	2-7	Cancellation / Stoppage of Bank Draft / Swift / Mail Transfer	KD5/-	7	Retail Electronic Services	Fees
	Multi Currency Prepaid Freedom	KD10/-	2-8	Collection of Cheque Withdrawn on Banks Abroad in Foreign Currencies / KD		7-1	Fees for Issuing a Cheque Book According To Category (Via Internet Banking)	
	Visa Platinum Advantage 1.2.3 Prepaid Card	KD20/- Per Annum		Cashing of ABK Cheques Collected by Foreign Banks	KD5/-		Issue of a Cheque Book (25 Leaves)	KD1.5
	Internet Card	KD10/-		Collection of Cheques in Foreign Currencies by ABK / BC's	KD7/- including special service fees as per cost		Issue of a Cheque Book (50 Leaves)	KD2/-
	Visa / MasterCard - Classic	KD30/-	2-9	Immediate Collection of Cheques / FBP's (Cheques withdrawn on Overseas Banks Sent Under Collection)		7-2	Online Cross-border Transfer fees	At cost of correspondent bank charge
	Visa / MasterCard - Gold	KD40/-		Immediate Collection of Cheques / FBP's in Foreign Currencies	KD6/- + Interest for 30 Days (Minimum Charge KD2/-)	7-3	Transfer via Afaq services (Through electronic channels)	KD5/-
	Titanium MasterCard	KD50/- Per Annum	2-10	Transferring Incoming Amount as per the Amount for Non-ABK Customers		8	Account Related Fees:	Fees
	Platinum Visa Card	KD100/-		Transfer of Incoming Amount of more than \$10,000/- or Equivalent (For Non-ABK Customers)	KD5/-	8-1	Frozen Accounts Fees	
	Visa Signature Card	KD100/-		Transfer of Incoming Amount of Less than \$10,000/- or Equivalent (for Non-ABK Customers)	KD3/-		Identifying the Account as Dormant Account (To Be Collected Once)	KD5/-
	Advantage Visa Signature Card	KD100/-	2-11	Personal Cheques / Bank Cheques to be paid in Cash or to be Deposited to Account as per the Currency		8-2	Settlement / Closing / Frozen / Inactive Account	
	Visa Infinite Card	KD100/-		Selling Traveller's Cheques (\$100/- to \$10,000/-) or Equivalent	0.50% (Forex Fees shall apply whenever Applicable)		Re-Activation of Frozen Account Balances	KD5/-
	Visa Infinite Privilege	KD300/-		Selling Traveller's Cheques, more than \$10,000/-) or Equivalent	0.25% (Forex Fees shall apply whenever Applicable)		Closing AI-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)
	Advantage World MasterCard	KD100/-	2-12	Amending Transfer, Swift, Mail Transfer data	KD3/- for Local transfer KD8/- for Foreign Transfer	8-3	Closing An Account Before Expiry of _Months After Opening	
	MasterCard Platinum Prepaid Card	KD35/-	2-13	Transfer via Afaq services (Through branches)	KD5/-		Fees On Accounts Opened and Then Closed Within 3 Months from Opening	KD5/-
	MasterCard Prepaid Youth Card	KD10/-	3	Standing Payment Orders	Fees		Closing AI-Amel Account within three months from opening	KD5/- (to be collected from the employer)
	ABK Visa Signature Commercial Credit Card	KD150/- Per Annum	3-1	Creating Standing Instructions Within the Bank		8-4	Charges on the Minimum balance of Prize Accounts (AI Fouz)	KD2/- (the current minimum balance is KD 200)
	ABK Visa Platinum Commercial Prepaid Card	KD20/- Per Annum	3-2	Monthly Fees Against the Standing Order Within the Bank / Local Banks / Local Companies	KD5/-	8-5	Fees Tajer and Tejer Plus Segments	
1-3	Renewal of supplementary credit cards / as per the Card Category			Monthly Fees on Standing Order Within the Bank	KD0.500		Fees for breaching terms and conditions for Tajer Segment	KD25/- Per Month
	Internet Card	KD10/-		Monthly Fees on Standing Order / Local Banks / Local Companies	KD2/-	9	Fees For Bank Certificates	Fees
	Visa / MasterCard - Classic	KD20/-	3-3	Request / Amendment / Cessation of Standing Instructions	KD10/-	9-1	Issue of Certificates	KD5/-
	Visa / MasterCard - Gold	KD30/-	3-4	Transfer Commission from One Account to Another Account within the Bank (Companies)	KD1/-	10	Fees of Customer Tele-Banking Service Center	Fees
	Titanium MasterCard	KD50/- Per Annum	3-5	Monthly Fees on Standing Order overseas	KD11/- + KD5/- Coverage	10-1	Fees For Immediate Payment of Credit Cards	KD0.500 Per transaction
	Platinum Visa Card	KD100/-	4	Cheques	Fees	10-2	Fees for Transfers Between Local Accounts	KD0.100 Per transaction
	Visa Signature Card	KD100/-	4-1	Issue of Cheque book for Individuals According to Category (50, 20 or 10 leaves)		11	Fees for Account Statement & Advices	Fees
	Advantage Visa Signature card	KD100/-		Issue of Cheque book (10 leaves)	KD2/-	11-1	Fees for a Copy of Each Document	KD1/- per Page
	Visa Infinite Card	KD100/-		Issue of Cheque book (25 leaves)	KD5/-	11-2	Fees for an Application to Request a Copy of Account Statement / Cheques According To Period	
	Visa Infinite Privilege	KD300/-		Issue of Cheque book (50 leaves)	KD7/-		Advice Copy / Debit Cheque / Credit Cheque	KD1/- Per page
	Advantage World MasterCard	KD100/-	4-2	Issue of Cheque book on the Same Day	KD2/- + Normal Fees		Advice by Fax	KD1/- Per page locally
	MasterCard Platinum Prepaid Card	KD35/-	4-3	Fees to Cancel Cheque Book (If not received by the customer within one month)	KD2/-		Copy of Account Statement / Cheque / Periodical Advice Covering 6 Months	KD1/- Per page
	MasterCard Prepaid Youth Card	KD10/-	4-4	Fees to Cancel Lost Cheque Book	KD5/-		Copy of account Statement / Cheque / Periodical Advice More than 6 Months and Up to Five Years	KD5/- Per page
	ABK Visa Signature Commercial Credit Card	KD150/- Per Annum	4-5	Fees to Stop Cashing a Cheque	KD5/-		Copy of account Statemen /Cheque/Periodical Advice From Five Years Up To Ten Years	KD10/- per page
1-4	Reporting Lost / Stolen Credit or Prepaid Cards	KD3/-	4-6	Fees to Issue a Guaranteed Payment Order / Certified Bank Draft / Cash Payment Order			Copy of Account Statement / Cheque / Advices More Than 10 Years	KD20/- Per page
1-5	Replacement of credit cards, prepaid cards, ATM Card (as per the type / category of each card)			Issue of Certified Cheque	KD10/-		Detailed Account Statement For Family Support Fund	KD5/-
	Replacement of Lost - Visa/MasterCard Classic / Gold / Titanium	KD20/-	4-7	Issue of Cash Payment Order	KD5/-		Copy of Additional Account Statement for AI Amel accounts	KD1/- Per page
	Replacement of Lost Prepaid Cards - Gold Card for Travel	KD10/-	4-8	Cancelling a Guaranteed Payment Order / Certified Bank Draft / Cash Payment Order	KD5/-		An account statement for AI-Amel closed account	KD1/- Per page (to be collected from the employee)
	Replacement of Lost / Damaged Multi Currency Prepaid Freedom / MasterCard Prepaid Youth Card	KD3/-	4-9	Returned Cheque Due to Insufficient Balance or Other Reasons	KD20/- or Account Balance		Swift Daily Statement Of Customer Account	KD20/- Per Month
	Replacement Card for Platinum Visa Card/ Visa Signature Card/ Advantage Visa Signature card	KD50/-		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)		Daily Account Statement To Correspondent Banks	KD20/- Per Month
	Replacement of Lost / Stolen - Visa Infinite Privilege	KD300/-	5	Safe Boxes	Fees	11-3	Account Statement for Credit Cards Via Call Center	KD0.250
	Replacement of Lost or Damaged Internet Card	KD10/-	5-1	Renting a Safe Box according to Size / Type / Period		11-4	Fees for Sales Slip of Credit Cards / ATM Cards	KD2/-
	Replacement of Damaged Credit Card - Visa / MasterCard Classic / Gold / Titanium	KD10/-		25 cm x 32.5 cm x 46 cm - per year	KD50/-	11-5	Fees for Telex Transfer (Local / International)	
	Replacement of Damaged card - Visa Infinite Privilege	KD50/-		30 cm x 32.5 cm x 46 cm - per year	KD60/-		Account Statement / by Fax	KD1/-
	Replacement of lost or Damaged Advantage World MasterCard / Visa Infinite	Free		40 cm x 40 cm (Large) - per year	KD70/-		Advice and Other Details by Fax (Abroad)	KD3/-
	Replacement of Damaged Visa Platinum / Visa Signature Card / Advantage Visa Signature card	KD25/-		20 cm x 40 cm (Medium) - per year	KD40/-		Account Statement for Prepaid Card	KD1/-
	Replacement Card for Lost / Damaged / ATM Card	KD5/-		20 cm x 20 cm (small) - per year	KD35/-	12	Delayed Payments of Due Installments	Fees
	Replacement of Lost or Damaged MasterCard Platinum Prepaid Card	KD10/-		20 cm x 10 cm (very small) - per year	KD25/-	12-1	Consumer Loans	
	Replacement of Lost / Damaged Visa Platinum Advantage 1.2.3 Prepaid Card	KD10/-		60 cm x 60 cm (large) - per year	KD150/-		Penalty for Delaying the Payment of One Month Installment	KD15/-
	Replacement of Lost / stolen ABK Visa Signature Commercial Credit Card	KD150/-		60 cm x 90 cm (large) - per year	KD175/-	12-2	Housing Loans	
	Replacement of Damaged ABK Visa Signature Commercial Credit Card	KD50/-		60 cm x 120 cm (large) per year	KD200/-		Penalty for Delaying the Payment of One Month Installment	KD20/-
	Replacement of Lost / stolen ABK Visa Platinum Commercial Prepaid Card	KD20/-	5-2	Lost / Damaged / Broken Safe Key	KD50/-	13	Legal Services Fees	Fees
	Replacement of Damaged ABK Visa Platinum Commercial Prepaid Card	KD10/-	5-3	Deposit for Secondary Key of Safe Box	KD50/- in addition to Rental Value – Deposit Amount Refundable		Lifting of Travel Ban	KD10/-
1-6	Re-Issue of PIN		6	Fees for other services	Fees			
	Alternative PIN for All Cards	KD5/-	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)				
	Alternative PIN for Prepaid Cards	KD2/-						
	ABK Visa Platinum Commercial Prepaid Card	KD5/-						
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/-						
	ABK Prepaid Cards Withdrawal through the issuer Bank	Free						
1-9	Cash Withdrawal through Other Banks for (Local and International)							
	Cash Withdrawal through Other Banks for Credit Card	5% of Withdrawn Amount Minimum Charge KD1/-						
	MasterCard Prepaid youth Card	KD0.500 (Per Transaction)						
	Multi Currency Prepaid freedom / ABK Visa Platinum Commercial Prepaid Card/Visa Platinum Advantage 1.2.3 Prepaid Card	KD2/- (Per Transaction)						
1-10	Debit Amount / Unpaid Amount	Discount Rate + 2.5% and 0.5% Monthly Service						
1-11	Delayed Payment	1.5%						