

Fees & Commissions Related to Traditional Banks

Commercial Bank of Kuwait

Existing products / Services	Prescribed Fees	Notes
1. Cards		
1/1 Credit/ Prepaid/ ATM Cards Issuance Commission as per card/category		
- Classic card	KD 30.000	First year
- Gold card	KD 50.000	First year
- Titanium card	KD 50.000	First year
- Platinum card	KD 70.000	First year
- Signature card	KD 80.000	First year
- Infinite card	KD 100.000	First year
- World card	KD 100.000	First year
- Student card	KD 15.000	First year
- StarNet card	KD 10.000	First year
- Prepaid card	KD 10.000	First Year
- Multi-currency prepaid card	KD 10.000	First Year – or the foreign currency equivalent
- KD & USD Prepaid Virtual Cards	KD.10.000	First Year – or USD equivalent
- KD Charge card	KD 20.000	First year
- USD Charge card	USD 70.000	First year
Supplementary Credit/Prepaid Cards Issuance Commission as per card/category		
- Classic card	KD 30.000	First year
- Gold card	KD 50.000	First year
- Titanium card	KD 50.000	First year
- Platinum card	KD 70.000	First year
- Signature card	KD 80.000	First year
- Infinite card	KD 100.000	First year
- World card	KD 100.000	First year
- StarNet card	KD 15.000	First year
- Prepaid card	KD 10.000	First year
- Multi-currency prepaid card	KD 10.000	First year – or the foreign currency equivalent
- KD Charge card	KD 20.000	First year
- USD Charge card	USD 70.000	First year
1/2 Credit/ Prepaid/ ATM Cards Renewal Commission as per card/category		
- Classic card	KD 20.000	Per annum
- Gold card	KD 40.000	Per annum
- Titanium card	KD 40.000	Per annum
- Platinum card	KD 60.000	Per annum
- Signature card	KD 70.000	Per annum
- Infinite card	KD 100.000	Per annum
- World card	KD 100.000	Per annum
- Student card	KD 15.000	Per annum
- StarNet card	KD 10.000	Per annum
- Prepaid card	KD 10.000	Per annum
- Multi-currency prepaid card	KD 10.000	Per annum – or the foreign currency equivalent
- KD & USD Prepaid Virtual Cards	KD.10.000	First Year – or USD equivalent
- KD Charge card	KD 20.000	Per annum
- USD Charge card	USD 70.000	Per annum
- StarLink card	KD 5.000	Per annum
1/3 Supplementary Credit / Prepaid Cards Renewal Commission as per card/category		
- Classic card	KD 20.000	Per annum
- Gold card	KD 40.000	Per annum
- Titanium card	KD 40.000	Per annum
- Platinum card	KD 60.000	Per annum
- Signature card	KD 70.000	Per annum
- Infinite card	KD 100.000	Per annum
- World card	KD 100.000	Per annum
- StarNet card	KD 10.000	Per annum
- Prepaid card	KD 10.000	Per annum
- Multi-currency prepaid card	KD 10.000	Per annum - or the foreign currency equivalent
- KD Charge card	KD 20.000	Per annum
- USD Charge card	USD 70.000	Per annum
1/5 Lost /stolen Credit Card or Prepaid Card reporting commission		
- Reporting lost/stolen credit card	KD 15.000	Card is deactivated internationally
1/6 Replacement of lost/damaged/stolen credit / prepaid / ATM Cards issuance commission (as per the type/category of each card)		
- Classic card	KD 10.000	
- Gold card	KD 10.000	
- Titanium card	KD 10.000	
- Platinum card	KD 10.000	
- Signature card	KD 10.000	
- Infinite card	KD 10.000	
- World card	KD 10.000	
- Student card	KD 10.000	
- Prepaid card	KD 5.000	
- Multi-currency prepaid card	KD 5.000	Or the foreign currency equivalent
- KD Charge card	KD 10.000	
- USD Charge card	KD 10.000	
- StarNet card	KD 10.000	
• Replacement of lost/stolen card	KD 10.000	
• Replacement of damaged card	KD 5.000	
- StarLink card	KD 5.000	
1/10 PIN reissuance commission		
- Any card	KD 5.000	
- Phonelink	KD 5.000	
1/11 Commission on delivery of credit card by express mail		
	KD 15.000	
1/12 Commission on cash withdrawal through the issuer bank		

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<ul style="list-style-type: none"> - KD Charge card • KD withdrawal • USD withdrawal 	5% 5%	Of withdrawn amount Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance
<ul style="list-style-type: none"> - USD Charge card • KD withdrawal 	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance
<ul style="list-style-type: none"> • USD withdrawal - Handling fees for cash advance withdrawal (cash advance fees) 	5% 5%	Of withdrawn amount Minimum charge KD 2 on all cash withdrawals processed within the Bank's branches or via its ATMs.
1/13 Commission on cash withdrawal / POS purchasing through the other banks (local – international)		
<ul style="list-style-type: none"> - ATM Withdrawal transaction (locally) by KD charge card • KD withdrawal • USD withdrawal 	5% 5%	Of withdrawn amount Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance
<ul style="list-style-type: none"> • ATM Withdrawal (internationally) by KD charge card 	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance
<ul style="list-style-type: none"> • POS purchasing (internationally) - ATM Withdrawal transaction (locally) by USD charge card • KD withdrawal 	2.5% 5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance
<ul style="list-style-type: none"> • USD withdrawal • POS purchasing (locally) • ATM withdrawal transaction (internationally) - Commission on ATM withdrawal transaction (internationally) by credit cards 	5% 2.5% 5% 5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance Of withdrawn amount Commission on foreign exchange variance Of withdrawn amount Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance
<ul style="list-style-type: none"> - Fees on cash withdrawal by prepaid Mastercard - Fees on cash withdrawal by multi-currency prepaid card - Fees on transfer from customer's KD account to other FC accounts associated with prepaid cards - Fees on foreign exchange when using KD denominated card abroad or using the card in a currency other than the currency of the country of residence - Cash withdrawal (K-Net) in GCC countries - Cash withdrawal (Electron Card) 	500 fils 500 fils 1.5% 2.5% KD 1.000 3%	Or the foreign currency equivalent Or the foreign currency equivalent Commission on foreign exchange variance
1/14 Commission on debit amount / unpaid amount	Discount rate + 2.5% per annum	Minimum charge KD 2 Plus monthly service charges by 0.5%
1/15 Default fees	1% per month	Charged on the due amounts with KD 2 as a minimum
1/17 Commission for changing card credit limit (decrease or increase) upon customer's request	KD 5.000	
1/18 Commission on the amounts exceeding the prescribed credit limit	1% per month	Charged on the amounts exceeding the permissible limit with KD 2 as a minimum
1/19 Commission on fast transfer service of funds from credit cards	5%	Minimum charge KD 2%
1/21 Commission on prepaid card issuance / renewal / replacement / recharge (KD / FC)		
<ul style="list-style-type: none"> - Prepaid card • Annual renewal / issuance fees • Replacement of lost card - Gift Card • Issuance fees 	KD 10.000 KD 5.000 KD 2.500	for all Gift Card denominations
1/23 Commission for issuing replacement of lost PIN for ATM Card	KD 5.000 KD 5.000 KD 10.000	
1/24 Starlink Plus Service set up fees	4%	Minimum charge KD 1
1/25 Commission on cash withdrawal handling fees for the Starlink Plus ATM Service	KD 5.000	
1/26 Commission for amending the withdrawal limit for the Starlink Plus ATM Service	KD 5.000	
2. Bank Transfers		
2/1 KD / FC local transfer / swift commission		
<ul style="list-style-type: none"> - Kuwaiti dinar - Foreign currency 	KD 2.000 KD 4.000	Including all service channels (KD 1 commission + KD 1 swift) (KD 1 commission + KD 1 swift)
2/2 Commission on local transfer / swift in foreign currencies or in the same foreign currency		
<ul style="list-style-type: none"> - Foreign currency - Against an account in the same foreign currency 	KD 4.000 KD 4.000	Including all service channels (KD 1 commission + KD 3 swift) (KD 1 commission + KD 3 swift) plus 1/8%
2/3 Outward transfers (swift) commission, CBK customers / non-CBK customers		
<ul style="list-style-type: none"> - Against Kuwaiti dinar - Against account of the same foreign currency - Against Cash in the same foreign currency - Western Union 	KD 8.000 KD 8.000 KD 8.000	Including all service channels (KD 1 commission + KD 7 swift) (KD 1 commission + KD 7 swift) + (1/4%) (KD 1 commission + KD 7 swift) + (1/2%) As per the commission prescribed by the provider
2/4 Commission on cancellation of transfer / swift /mail transfer Western Union	KD 5.000	As per the commission prescribed by the provider
2/5 Confirmation commission on transfer/swift issuance / cancellation upon customer's request	KD 5.000	
2/6 Bank transfers / demand drafts commission		
<ul style="list-style-type: none"> - In Kuwaiti dinar - Against account of the same foreign currency - Cash amount in the same foreign currency 	KD 1.500 KD 1.500 KD 1.500	Plus 1/4 % Plus 1/2 %
2/9 Commission on cancellation / stoppage of bank transfer against submittal of original transfer	KD 5.000	
2/10 Stop payment of bank demand draft /swift commission	KD 5.000 KD 10.000	
2/11 Cancellation commission of stop payment of transfer / swift / mail transfer		
2/12 Commission on coverage of transfer / swift for currency different from that of the country to which money is sent	Plus KD 4	
2/14 Inward transfer commission	KD 2.000 KD 5.000	Fees will be collected as per type of transaction Including all service channels
2/15 Transfer/swift received and transferred to local/international banks in FC/KD		
2/16 Transfer/swift paid in cash in KD and in foreign currencies		

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<ul style="list-style-type: none"> - In Kuwaiti dinar - Cash amount in the same foreign currency - Coverage 	KD 8.000 KD 8.000 KD 4.000	(KD 1 commission + KD 7 swift) (KD 1 commission + KD 7 swift) + (1/2%)
2/17 Foreign cheques collection and negotiation commission	KD 5.000	Plus outward transfer fees (there exist no coverage fees upon payment)
2/18 Commission on cheques collection drawn on overseas banks in FC/KD	KD 8.000	For each transaction effected on the same bank
2/19 Commission on immediate collection of cheques /FBP's (cheques withdrawn on overseas banks sent under collection fees) (including traveler's cheques)	Mail KD 5.000 KD 5.000 KD 5.000	Minimum charge KD 1 / maximum charge KD 2 20 day interest on the amount of the cheque will be collected 20 day interest on the amount of the cheque will be collected 20 day interest on the amount of the cheque will be collected plus 1% (minimum charge KD 5.000)
<ul style="list-style-type: none"> - Credit the amount to KD account - Credit the amount to account in the same currency - Cash payment of the amount in foreign currency (against traveler's cheques only) 		
2/21 Commission on transferring incoming amount as per the amount for CBK customers / non-CBK customers	KD 5.000	Fees will be collected as per type of transaction
2/22 Foreign transfer received by telex to be credited to customer's account with the Bank/with another bank paid in KD or USD in cash, paid in FC in cash - Paid in USD in cash – paid in FC in cash	KD 5.000	Fees will be collected as per type of transaction + 1% for the same currency
<ul style="list-style-type: none"> - Credit to customer's account with Commercial Bank of Kuwait - Credit to customer's account with another bank 	KD 2.000 KD 5.000	Fees will be collected as per type of transaction
3. Standing Payment Orders		
3/1 Commission on creating standing orders/instructions within the Bank - Standing instructions - Bill payment	KD 5.000 KD 5.000	Per annum Per annum
3/2 Monthly commission on standing order within the Bank/local banks / local companies Standing orders - Each transaction - Bill payment - Financial institutions	As per type of transaction KD 1.000 KD 1.000	
3/3 Commission for creating standing orders/instructions to cover accounts (swap) - Creating standing orders/instructions on account	KD 5.000	Per annum
3/4 Commission on standing instructions request /amendment / change / suspension - Request for temporary suspension of standing orders	KD 5.000	For each transaction
3/5 Commission on transfer from the customer's account to another account of the same or another customer within the Bank - Each transaction - Account coverage transaction - Balance not available	KD 0.500 KD 1.000 KD 1.000	For each transaction For each transaction
3/6 Local or foreign transfers/swift commission	As per type of transaction	
3/7 Commission on local or foreign transfer with coverage / swift in FC or GCC currencies	As per type of transaction	
3/9 Commission on transfer to charities and non-profit organizations	50% of 3/5	
4. Cheques		
4/1 Cheque book issuance commission – Retail, according to category (50 leaves, 25 leaves, 10 leaves) 10 leaves 25 leaves 50 leaves	KD 1.000 KD 2.000 KD 3.000	Including all service channels
4/3 Cheque book cancellation commission (if not received by customer within 3 months)	KD 2.000	Including all service channels
4/4 Lost cheque book cancellation commission	KD 5.000	Including all service channels
4/5 Stop payment of cheque commission	KD 5.000	
4/6 Commission for issuing secured payment order / certified cashier cheque / cash payment order - Certified cheque - Issue of cashier cheque	KD 5.000 KD 5.000	
4/8 Commission on returned cheque due to insufficient funds or for other reasons Returned cheques due to insufficient funds Returned cheques for other reasons	KD 20.000 KD 5.000 KD 5.000	Or available balance whichever is lower
4/9 Commission for advising customer of 3 returned cheques on his account		
5. Safe Deposit Boxes		
5/1 Deposit lockers / custody service / envelopes rented annually to keep private documents for customers and maintained with the Safe Custody Department	KD 25.000	
5/2 Safe deposit boxes rental commission according to size / type / period - Small-sized box - Medium-sized box - Large-sized box	KD 30.000 KD 45.000 KD 60.000	p.a. p.a. p.a.
5/3 Commission for lost / damaged / broken safe deposit box key	KD 50.000	
5/4 Deposit for secondary key of safe deposit box	KD 50.000	
6. Commissions for Other Services		
6/1 Commission on cash withdrawal of KD 800 or less by ATM cardholders over the counter in the branch. No commission is charged if the ATM is not working and the service is free for elderly, handicapped, blind and illiterate customers. - Salary account - All saving accounts - Labor accounts - Commercial Star accounts - Privilege account - Current / call or demand accounts	KD 1.000 KD 1.000 KD 1.000 KD 1.000 KD 1.000 KD 1.000 KD 1.000	For each withdrawal transaction For each withdrawal transaction For each withdrawal transaction For each withdrawal transaction For each withdrawal transaction For each withdrawal transaction
6/5 Commission on signature validation / signature validation certificate	KD 5.000	
6/7 Commission on cash deposit or withdrawal for GCC currencies / FC from an account of the same currency - Withdrawal and depositing of currency notes • Against account of the same FC • FC in account of the same currency	1% 1/2% KD 0.500	Minimum charge equivalent to KD 1 Including all service channels

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Existing products / Services	Prescribed Fees	Notes
6/9 Commission on transfer from account to another account with the Bank (individuals)		
6/10 Commission on issuance / cancellation of Power of Attorney for effecting banking transactions		
Power of Attorney for effecting banking transactions (internal proxy)	KD 5.000	
- Issuance	KD 5.000	
- Cancellation		
6/11 Commission for sending international parcel / mail	KD 7.000	For each 1/2 Kg
- Commission for sending (international) parcel	KD 1.000	
- Mail		
6/12 Commission for paying customs duties by deduction from customer account / in cash payment / for non-CBK-customers / in FC to local banks	KD 2.000	For each invoice
- Customs duties (deduction from account)	KD 0.500	For each invoice
- Customs duties (cash payment)		
6/13 Commission for collecting services invoices from CBK customers and non-CBK customers (electricity, mobile, water bill, MOC invoices via electronic service)	KD 0.500	For each invoice
- Collecting mobile invoices	KD 0.500	For each invoice
- MOC / Electricity		
9. Accounts Commissions		
9/1 Commission on minimum balance of prizes given accounts		
- Al Najma Account	KD 2.000 per month	
• Balance which falls below KD 50 for accounts opened prior to 29/6/2010	KD 2.000 per month	
• Balance which falls below KD 100 for accounts opened after 29/6/2010		
9/2 Frozen accounts commissions		
- Salary Account	KD 2.000 per month	
- All Saving Accounts	KD 2.000 per month	
- Labor Account	KD 2.000 per month	
- Commercial Star Account	KD 2.000 per month	
- Privilege Account	KD 2.000 per month	
- Current / Call or demand Accounts	KD 2.000 per month	
9/3 Commission on settlement / closure of frozen / dormant account	KD 5.000	
- Salary Account	KD 5.000	
- All Saving Accounts	KD 5.000	
- Labor Account	KD 5.000	
- Commercial Star Account	KD 5.000	
- Privilege Account	KD 5.000	
- Current / Call or demand Accounts	KD 5.000	
9/4 Commission on closure of account before 3 months from opening the same	KD 5.000	
- Salary Account	KD 5.000	
- All Saving Accounts	KD 5.000	
- Labor Account	KD 5.000	
- Commercial Star Account	KD 5.000	
- Privilege Account	KD 5.000	
- Current / Call or demand Accounts	KD 5.000	
10. Bank Certificates Commissions	KD 5.000	
10/1 Bank / other certificates issuance commission		
11. Customer Tele-Banking Service Center Commissions		
12. Account Statement & Advices Commissions		
12/1 Copy of document commission		
- A copy covering one year	KD 0.500	
- A copy covering 2 years	KD 1.000	
- A copy covering 5 years	KD 3.000	
- A copy covering 10 years	KD 5.000	
- A copy covering period over 10 years	KD 10.000	
12/2 Commission on account statement request via the Bank's website / Tele-banking service / branch according to the page / following pages		
- A copy covering one year	KD 0.500	
- A copy covering 2 years	KD 1.000	
- A copy covering 5 years	KD 3.000	
- A copy covering 10 years	KD 5.000	
- A copy covering period over 10 years	KD 10.000	
- Card account statement request	KD 0.500	
• From 3 months up to 2 years	KD 2.000	
• Over 2 years up to 5 years	KD 5.000	
• Over 5 years up to 10 years		
12/3 Commission on request for a copy of account statement / cheques according to period		
- A copy covering one year	KD 0.500	
- A copy covering 2 years	KD 1.000	
- A copy covering 5 years	KD 3.000	
- A copy covering 10 years	KD 5.000	
- A copy covering period over 10 years	KD 10.000	
- Loan detailed account statement (Family Support Fund)	KD 5.000	
12/5 Copy of sales slip commission for credit cards / ATM cards	KD 2.000	For each transaction request
- Request for a copy of credit card transaction receipts	KD 1.000	per page
12/7 Commission on advices by fax (local / international)		
13. Installment Deferment Commission		
13/1 Deferment commission on consumer loan installment or any other loans		
- Commission on extension of consumer loan tenor	KD 20.000	
- Commission on extension of personal / housing loan tenor	KD 25.000	
14. Default Fees on Due Installments	KD 5.000	
14/1 Default fees on monthly installment (installment & consumer loans)		For each installment
14/2 Advising customer of his default in paying the third past-due installment and the installments falling due thereafter	KD 5.000	
14/3 equal pledge commission / fee	KD 10.000	
14/4 Commission for changing guarantor	KD 20.000	