

# List of Fees and Commissions



Existing Products / Services	Prescribed Fees	Notes	Existing Products / Services	Prescribed Fees	Notes
<b>1 Cards</b>			<b>23/2 International fast money transfer (Al-Tijari Send)</b>	KD 2.000 upto KD 10.000	Fees will be collected based on the selected country
<b>1/1 Credit/ Prepaid/ ATM Cards Issuance Commission as per card/category</b>			<b>3 Standing Payment Orders</b>		
- Classic card	KD 30.000	First year	- Commission on creating standing orders/instructions within the Bank		
- Gold card	KD 50.000	First year	- Standing instructions	KD 5.000	Per annum
- Titanium card	KD 50.000	First year	- Bill payment	KD 5.000	Per annum
- Platinum card	KD 100.000	First year	<b>3/2 Monthly commission on standing order within the Bank/local banks / local companies</b>		
- Signature card	KD 100.000	First year	- Standing orders		
- Infinite card	KD 100.000	First year	- Each transaction	As per type of transaction	
- World card	KD 100.000	First year	- Bill payment	KD 1.000	
- Student card	KD 15.000	First year	- Financial institutions	KD 2.000	
- StarNet card	KD 10.000	First year	<b>3/3 Commission for creating standing orders/instructions to cover accounts (swap)</b>		
- Prepaid card	KD 10.000	First year	- Creating standing orders/instructions on account		
- Multi-currency prepaid card	KD 10.000	First year - or the foreign currency equivalent	<b>3/4 Commission on standing instructions request / amendment / change / suspension</b>	KD 5.000	Per annum
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10.000	First year - or the YUAN Chinese equivalent	- Request for temporary suspension of standing orders	KD 5.000	For each transaction
- KD & USD Prepaid Virtual Cards	KD 10.000	First year - or USD equivalent	<b>3/5 Commission on transfer from the customer's account to another account of the same or another customer within the Bank</b>		
- KD Charge card	KD 20.000	First year	- Each transaction	500 Fils	For each transaction
- USD Charge card	USD 70.000	First year	- Account coverage transaction	KD 1.000	For each transaction
- Control Account card	KD 10.000	First year	- Balance not available	KD 1.000	For each transaction
- StarLink card	KD 5.000	First year	<b>3/6 Local or foreign transfers/swift commission</b>		
<b>Supplementary Credit/Prepaid Cards Issuance Commission as per card/category</b>			<b>3/7 Commission on local or foreign transfer with coverage / swift in FC or GCC currencies</b>		
- Classic card	KD 30.000	First year	<b>3/9 Commission on transfer to charities and non-profit organizations</b>		
- Gold card	KD 50.000	First year	<b>4 Cheques</b>		
- Titanium card	KD 50.000	First year	<b>4/1 Cheque book issuance commission - Retail, according to category (50 leaves, 25 leaves, 10 leaves)</b>		
- Platinum card	KD 70.000	First year	- 10 leaves	KD 2.000	
- Signature card	KD 85.000	First year	- 25 leaves	KD 3.000	
- Infinite card	KD 100.000	First year	- 50 leaves	KD 7.000	
- World card	KD 100.000	First year	<b>4/3 Cheque book cancellation commission (if not received by customer within 3 months)</b>	KD 2.000	Including all service channels
- StarNet card	KD 15.000	First year	<b>4/4 Lost cheque book cancellation commission</b>	KD 10.000	Including all service channels
- Prepaid card	KD 10.000	First year	<b>4/5 Stop payment of cheque commission</b>	KD 10.000	Including all service channels
- Multi-currency prepaid card	KD 10.000	First year - or the foreign currency equivalent	<b>4/6 Commission for issuing secured payment order / certified cashier cheque / cash payment order</b>		
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10.000	First year - or the YUAN Chinese equivalent	- Certified cheque	KD 5.000	
- KD & USD Prepaid Virtual Cards	KD 10.000	First year - or USD equivalent	- Issuance of cashier cheque	KD 10.000	
- KD Charge card	KD 20.000	First year	<b>4/8 Commission on returned cheque due to insufficient funds or for other reasons</b>		
- USD Charge card	USD 70.000	First year	- Returned cheques due to insufficient funds	KD 20.000	Or available balance whichever is lower
- Control Account card	KD 10.000	Per annum	- Returned cheques for other reasons	KD 10.000	
- StarLink card	KD 5.000	Per annum	<b>4/9 Commission for advising customer of 3 returned cheques on his account</b>	KD 5.000	
<b>1/2 Credit/ Prepaid/ ATM Cards Renewal Commission as per card/category</b>			<b>4/10 Cash payment fees shall be charged for the encashment of cheques valued at KD 10,000 or more. The elderly customers aged 60 years and above or those with special needs are excluded from such fees.</b>	KD 2.500	
- Classic card	KD 30.000	Per annum	<b>5 Safe Deposit Boxes</b>		
- Gold card	KD 50.000	Per annum	<b>5/1 Deposit lockers / custody service / envelopes rented annually to keep private documents for customers and maintained with the Safe Custody Department</b>	KD 25.000	
- Titanium card	KD 50.000	Per annum	<b>5/2 Safe deposit boxes rental commission according to size / type / period</b>		
- Platinum card	KD 50.000	Per annum	- Small-sized box	KD 30.000	p.a.
- Signature card	KD 70.000	Per annum	- Medium-sized box	KD 45.000	p.a.
- Infinite card	KD 80.000	Per annum	- Large-sized box	KD 100.000	p.a.
- World card	KD 100.000	Per annum	<b>5/3 Commission for lost / damaged / broken safe deposit box key</b>	KD 50.000	
- StarNet card	KD 15.000	Per annum	<b>5/4 Deposit for secondary key of safe deposit box</b>	KD 50.000	
- Student card	KD 10.000	Per annum	<b>6 Commission for Other Services</b>		
- Prepaid card	KD 10.000	Per annum	<b>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.</b>		
- Multi-currency prepaid card	KD 10.000	Per annum - or the foreign currency equivalent	- Salary account	KD 1.000	For each withdrawal transaction
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10.000	Per annum - or the YUAN Chinese equivalent	- All saving accounts	KD 1.000	For each withdrawal transaction
- KD & USD Prepaid Virtual Cards	KD 10.000	Per annum - or USD equivalent	- Labor accounts	KD 1.000	For each withdrawal transaction
- KD Charge card	KD 20.000	Per annum	- Commercial Star accounts	KD 1.000	For each withdrawal transaction
- USD Charge card	USD 70.000	Per annum	- Privilege account	KD 1.000	For each withdrawal transaction
- Control Account card	KD 10.000	Per annum	- Current / call or demand accounts	KD 1.000	For each withdrawal transaction
- StarLink card	KD 5.000	Per annum	<b>6/5 Commission on signature validation / signature verification certificate</b>	KD 5.000	
<b>1/3 Supplementary Credit / Prepaid Cards Renewal Commission as per card/category</b>			<b>6/7 Commission on cash deposit or withdrawal for GCC currencies / FC from an account of the same currency</b>		
- Classic card	KD 30.000	Per annum	- Withdrawal and depositing of currency notes		
- Gold card	KD 50.000	Per annum	- Against account of the same FC	1%	
- Titanium card	KD 50.000	Per annum	- FC in account of the same currency	1/2%	Minimum charge equivalent to KD 1
- Signature card	KD 70.000	Per annum	<b>6/9 Commission on transfer from account to another account with the Bank (individuals)</b>	500 Fils	
- Infinite card	KD 80.000	Per annum	<b>6/10 Commission on issuance / cancellation of Power of Attorney for effecting banking transactions</b>		
- World card	KD 100.000	Per annum	- Power of Attorney for effecting banking transactions (internal proxy)		
- StarNet card	KD 10.000	Per annum	- Issuance	KD 5.000	
- Prepaid card	KD 10.000	Per annum	- Cancellation	KD 5.000	
- Multi-currency prepaid card	KD 10.000	Per annum - or the foreign currency equivalent	<b>6/11 Commission for sending international parcel / mail</b>		
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10.000	Per annum - or the YUAN Chinese equivalent	- Commission for sending international parcel	KD 7.000	For each 1/2 Kg
- KD & USD Prepaid Virtual Cards	KD 10.000	Per annum - or USD equivalent	- Mail	KD 1.000	
- KD Charge card	KD 20.000	Per annum	<b>6/12 Commission for paying customs duties by deduction from customer account / in cash payment / for non-CBK customers / in FC to local banks</b>		
- USD Charge card	USD 70.000	Per annum	- Customs duties (deduction from account)	KD 2.000	For each invoice
- Control Account card	KD 10.000	Per annum	- Customs duties (cash payment)	KD 5.000	For each invoice
- StarLink card	KD 5.000	Per annum	<b>6/13 Commission for collecting services invoices from CBK customers and non-CBK customers (electricity, mobile, water bill, MOC invoices via electronic service)</b>		
<b>1/5 Lost / Stolen Credit Card or Prepaid Card reporting commission</b>			- Collecting mobile invoices	500 Fils	For each invoice
- Reporting lost/stolen credit card	KD 15.000	Card is deactivated internationally	- MOC / Electricity	500 Fils	For each invoice
<b>1/6 Replacement of lost/damaged/stolen credit / prepaid / ATM Cards Issuance commission (as per the type/category of each card)</b>			<b>6/14 Commission for cash delivery service to customer</b>	KD 5.000	For minimum amount of KD1,000 and maximum amount of KD50,000
- Classic card	KD 20.000		<b>6/15 Commission for Customer Signature Change</b>	KD 5.000	
- Gold card	KD 20.000		<b>6/16 Commission for not updating the Civil ID</b>	KD 1.000	Commission collected after one month of the Civil ID Expiry date, if the customer did not update the bank with the new Civil ID information
- Titanium card	KD 20.000		<b>6/17 Commission for Insta Pay service</b>	100 Fils	For each transaction (After 100 free transaction per month)
- Platinum card	KD 20.000		<b>6/18 Cash withdrawal and/or balance inquiry made through another local bank's ATM</b>	100 Fils	Per each cash withdrawal from a local bank ATM
- Signature card	KD 20.000		- Cash withdrawal	50 Fils	
- Infinite card	KD 20.000		- Balance inquiry	50 Fils	
- World card	KD 20.000		<b>8 Digital Services for Individuals</b>		
- Student card	KD 20.000		<b>8/1 Local / Overseas transfer commission through digital channels</b>		
- Prepaid card	KD 5.000	Or the foreign currency equivalent	- Local transfer (Swift)	Free	
- Multi-currency prepaid card	KD 5.000	Or the YUAN Chinese equivalent	- Overseas Transfer (Swift)	Free	Fees may be applied by correspondent banks (if any)
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 5.000		<b>8/3 Commission of GCC transfers via AFAQ network through digital channels</b>	KD 5.000	
- KD & USD Prepaid Virtual Cards	KD 5.000		<b>8/4 Reactivation of dormant account through digital channels</b>	Free	
- KD Charge card	KD 20.000		<b>9 Accounts Commissions</b>		
- USD Charge card	USD 70.000		<b>9/1 Commission on minimum balance of prizes given accounts</b>		
- Control Account card	KD 10.000		- Al Najma Account		
- StarLink card	KD 5.000		- Balance which falls below KD 200	KD 2.000 per month	
<b>1/7 PIN reissuance commission</b>			<b>9/3 Commission of Identifying account as (Dormant/closure of Dormant /Settlement /Reactivation)</b>		
- Any card	KD 5.000		- Salary Account	KD 5.000	
- PhoneLink	KD 5.000		- All Saving Accounts	KD 5.000	
<b>1/11 Commission on delivery of credit card by express mail</b>	KD 15.000		- Labor Account	KD 5.000	
<b>1/12 Commission on cash withdrawal through the issuer bank</b>			- Commercial Star Account	KD 5.000	
- KD Charge card	5%	Of withdrawn amount	- Privilege Account	KD 5.000	
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Current / Call or demand Accounts	KD 5.000	
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	<b>9/4 Commission on closure of account before 3 months from opening the same</b>		
- USD Charge card	5%	Of withdrawn amount	- Salary Account	KD 5.000	
- Prepaid card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- All Saving Accounts	KD 5.000	
- Multi-currency prepaid card	5%	Of withdrawn amount	- Labor Account	KD 5.000	
- KD & YUAN Chinese Multi-currency UPI prepaid card	5%	Minimum charge KD 2 on all cash withdrawals processed within the Bank's branches or via its ATMs.	- Commercial Star Account	KD 5.000	
- KD & USD Prepaid Virtual Cards	5%		- Privilege Account	KD 5.000	
- KD Charge card	5%		- Current / Call or demand Accounts	KD 5.000	
- USD Charge card	5%		<b>10 Bank Certificates Commissions</b>		
- Control Account card	5%		<b>10/1 Bank / other certificates issuance commission</b>	KD 5.000	
- StarLink card	5%		<b>12 Account Statement &amp; Advice Commissions</b>		
<b>1/10 PIN reissuance commission</b>			<b>12/1 Copy of document commission</b>		
- Any card	KD 5.000		- One page covering one year	KD 1.000	
- PhoneLink	KD 5.000		- One page for more than one year and upto 2 years	KD 1.000	
<b>1/13 Commission on cash withdrawal / POS purchasing through the other banks (local - international)</b>			- One page for more than 2 years and upto 5 years	KD 3.000	
- ATM withdrawal transaction (locally) by KD charge card	5%	Of withdrawn amount	- One page for more than 5 years and upto 10 years	KD 10.000	
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- One page for more than 10 years	KD 10.000	
- ATM withdrawal (internationally) by KD charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	<b>12/2 Commission on account statement request via the Bank's website / Tele-banking service / branch according to the page / following pages</b>		
- POS purchasing (internationally)	2.50%	Commission on foreign exchange variance	- One page covering one year	KD 1.000	
- ATM withdrawal transaction (locally) by USD charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- One page for more than one year and upto 2 years	KD 1.000	
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- One page for more than 2 years and upto 5 years	KD 3.000	
- USD withdrawal	5%	Of withdrawn amount	- One page for more than 5 years and upto 10 years	KD 10.000	
- POS purchasing (locally)	2.50%	Commission on foreign exchange variance	- One page for more than 10 years	KD 10.000	
- ATM withdrawal transaction (internationally)	5%	Of withdrawn amount	<b>12/3 Commission on request for a copy of account statement / cheques according to period</b>		
- Commission on ATM withdrawal transaction (internationally) by credit cards	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- One page covering one year	KD 1.000	
- Fees on cash withdrawal by prepaid Mastercard	500 Fils		- One page for more than one year and upto 2 years	KD 1.000	
- Fees on cash withdrawal by multi-currency prepaid card	500 Fils		- One page for more than 2 years and upto 5 years	KD 3.000	
- Fees on cash withdrawal by multi-currency prepaid card UPI in KDB/Yuan Chinese	KD1,000	Or the foreign currency equivalent	- One page for more than 5 years and upto 10 years	KD 10.000	
- 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	2.50%	Commission on foreign exchange variance	- One page for more than 10 years	KD 10.000	
- 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 for UPI prepaid card	2.50%	Commission on foreign exchange variance	<b>12/4 Commission on account statement request via the Bank's website / Tele-banking service / branch according to the page / following pages</b>		
- Cash withdrawal (K-Net) in GCC countries	KD 1.000		- One page covering one year	KD 1.000	
- Cash withdrawal (Electron Card)	3%	Minimum charge KD 2	- One page for more than one year and upto 2 years	KD 1.000	
<b>1/14 Commission on debit amount / unpaid amount</b>			- One page for more than 2 years and upto 5 years	KD 3.000	
- Discount rate + 2.5% per annum	1% per month	Plus monthly service charges by 0.5%	- One page for more than 5 years and upto 10 years	KD 10.000	
<b>1/15 Default fees</b>			- One page for more than 10 years	KD 10.000	
- Charged on the due amounts with KD 2 as a minimum	1% per month	Charged on the due amounts with KD 2 as a minimum	- Card account statement request	500 Fils	
<b>1/17 Commission for changing card credit limit (decrease or increase) upon customer's request</b>	KD 5.000		- From 3 months up to 2 years	KD 2.000	
<b>1/19 Commission on fast transfer service of funds from credit cards</b>	5%	Minimum charge KD 2	- Over 2 years up to 5 years	KD 5.000	
<b>1/21 Gift Card</b>			- Over 5 years up to 10 years	KD 5.000	
- Issuance fees	KD 2.500	for all Gift Card denominations	<b>12/5 Copy of sales slip commission for credit cards / ATM cards</b>		
<b>1/23 Commission for issuing replacement of lost PIN for ATM Card</b>			- Request for a copy of credit card transaction receipts	KD 2.000	For each transaction request per page
- ATM withdrawal	KD 5.000		<b>12/7 Commission on advice by fax (local / international)</b>	KD 1.000	
- PhoneLink	KD 5.000		<b>13/1 Installment Deferral Commission</b>		
<b>1/27 Commission against insufficient balance when attempting to process a cash withdrawal transactions through CBK or other banks' ATMs, or purchases through point of sale machines or online websites.</b>			<b>13/2 Deferral commission on consumer loan installment or any other loans</b>		
- Local Transactions	50 Fils	Using (Debit Cards, Credit Cards or Prepaid Cards)	- Commission on extension of consumer loan tenor	KD 20.000	
- International Transactions	150 Fils		- Commission on extension of personal / housing loan tenor	KD 25.000	
<b>2 Bank Transfers</b>			<b>14 Default Fees on Due Installments</b>		
<b>2/1 Commissions of Local Transfers (Swift) from KD Accounts:</b>			<b>14/1 Default fees on monthly installment (installment &amp; consumer loans)</b>	1.25% monthly minimum KD5,000	For each installment
- Transfer in Kuwaiti Dinar	KD 5.000	(KD 2 commission + KD 3 swift)	<b>14/2 Advising customer of his default in paying the third past-due installment and the installments falling due thereafter</b>	KD 5.000	
- Transfer in Foreign Currency	KD 7.000	(KD 2 commission + KD 5 swift)	<b>14/3 legal pledge commission / fee</b>	KD 10.000	
<b>2/2 Commissions of Local Transfers (Swift) from FC Accounts</b>			<b>14/4 Commission for changing guarantor</b>	KD 20.000	
- Transfer in a currency different than the FC account	KD 4.000	(KD 1 commission + KD 3 swift)			
- Against an account in the same foreign currency	KD 4.000	(KD 1 commission + KD 3 swift) plus 1/8%	<b>Fees &amp; Commissions for non individuals</b>		
<b>2/3 Outward transfer (swift) commission, CBK customers / non-CBK customers</b>			<b>1 Labor Account</b>		
- Against Kuwaiti dinar	KD 8.000	Fees may be applied by correspondent banks (if any)	- Fees paid by the owner	1.000 KD per month	
- Against account of the same foreign currency	KD 8.000	(KD 1 commission + KD 7 swift)	<b>2 Commercial Star</b>		
- Against Cash in the same foreign currency	KD 8.000	(KD 1 commission + KD 7 swift) + (1/4%)	- Average balance which falls below 250 KD for non-individual	2.000 KD per month	
- Western Union	KD 8.000	(KD 1 commission + KD 7 swift) + (1/2%)	<b>3 Privilege Account</b>		
<b>2/4 Commission on cancellation of transfer / swift / mail transfer</b>			- Average balance which falls below 5000 KD for non-individual	2.000 KD per month	
- Western Union	KD 5.000	As per the commission prescribed by the provider	<b>4 Current / Call Account</b>		
<b>2/5 Confirmation commission on transfer/swift issuance / cancellation upon customer's request</b>	KD 5.000	As per the commission prescribed by the provider	- Average balance which falls below 100 KD for non-individual (Equivalent for foreign currencies)	2.000 KD per month	Current Account
<b>2/6 Bank transfers / demand drafts commission</b>			- Average balance which falls below 5000 KD for non-individual (Equivalent for foreign currencies)	2.000 KD per month	Call Account
- In Kuwaiti dinar	KD 1.500	Plus 1/4 %	<b>5 Cards (Visa / Mastercard)</b>		
- Against account of the same foreign currency	KD 1.500	Plus 1/2 %	- Point of sale services	Based on arrangement with merchant	
- Cash amount in the same foreign currency	KD 1.500		- Electronic payment transactions	Based on arrangement with merchant	
<b>2/9 Commission on cancellation / stoppage of bank transfer against submittal of original transfer</b>	KD 5.000		<b>6 Other Fees Services</b>		
<b>2/10 Stop payment of bank demand draft /swift commission</b>	KD 5.000		- Disk / company statement	5.000 KD	Each Salary
<b>2/11 Cancellation commission</b>					