

Cash Management	
Account Services	
Transaction	ABC Islamic Standard Rate
Account Maintenance Charge for accounts	Free
Penalty Rate for Overdue Amounts	ABC Islamic Base Rate + 5%
Change of Account Title	Free
Inactive Accounts Maintenance	USD13 per month
Reactivation of Dormant Account	Free
Audit Confirmations	USD 80 per confirmation
Changes to Signatories / Legal Documents / Limits/ etc.-	Free
Account Closure (within 6 months of opening)	USD 26 Onetime Fee
Balance Certificate	USD 26 per certificate
SWIFT MT 940 / 950 / 942 / 910 Via Swift	USD 52 per month
Duplicate Account Statement	USD 13 Per statement - Up to one-year period - Sent electronically
Additional Monthly Statements (Archival) beyond 1 year up to 10 years	USD 26 per statement per year
Under formation letter issuance	USD 26 per letter
Payments	
Transaction	ABC Islamic Standard Rate
Internal Account to Account Transfers	Free
Domestic Transfers (Single Transaction)	USD 13
Domestic Transfers (Bulk Payment)	USD 0.26
International Wires (excluding correspondent bank charges)	USD 13
Correspondent Bank Charges for payments	As advised by correspondent bank
Payroll Domestic (submitted electronically)	USD 0.013 Per transaction

Payroll International (Excluding Correspondent Bank Charges)	USD 13 per transaction
Stop Payment / Cancellation Request	Free
Return / Recalled Item Excluding return charges applied by correspondent bank	Free
Investigations When a Bank ABC customer raises a special request to Bank ABC for investigation of an issued payment instruction	USD 10 Per item
Standing Instructions setup / Amendments	USD 10
Standing Instructions Execution	Standard charges apply per transaction
Standing Instructions Cancellation	Free
Standing Instructions failure due to insufficient funds	USD 10
<b>Collections &amp; Receivables Management</b>	
<b>Transaction</b>	<b>ABC Islamic Standard Rate</b>
Inward Internal Account to Account Transfer	Free
Inward Domestic Transfer	Free
Inward International Wires Excluding applicable exchange rate	Free
Inward Payments Return- LCY	Standard Fees of outward transactions
<b>Connectivity</b>	
<b>Transaction</b>	<b>ABC Islamic Standard Rate</b>
Digital Channel – Registration and Onboarding	Free
Digital Channel – Monthly Service Charge	Free
Digital Channel - OTP Token Issuance	Free
OTP Token Replacement for Lost / Damaged Token	USD 40 per token
Digital Channel - User Creation	Free
Digital Channel - User Password Re-issuance	Free
<b>Others</b>	
<b>Transaction</b>	<b>ABC Islamic Standard Rate</b>
SWIFT Correspondence	USD 20 per message
Postage / Courier	USD 55

Trade Finance	
Transaction	ABC Islamic Standard Rate
Structuring Fee for Trade Finance Advisory Services (i.e. technical advice and support for drafting transaction documentation)	By arrangements, minimum USD 500
<b>Imports</b>	
Issuance Fee	By arrangement, minimum 0.1% per quarter or USD 250, whichever is the greater
Amendment Fee	USD 100 plus Issuance Fee for any increase in amount or expiry where applicable
Discrepant Documents Charge	USD 150
Acceptance Commission	By arrangement, minimum 0.1% per quarter or USD 300, whichever is the greater
Acknowledgement of Assignment	0.10%, min USD 250 and max USD 1,000
<b>Exports</b>	
Advising Fee	By arrangement, min USD 250
Amendment Fee	USD 100 plus Confirmation Commission for any increase in amount or expiry where applicable
Discrepant Documents Charge	USD 150
Payment Commission	0.20%, min USD 250
Confirmation Commission Exclusive of advising fee	By arrangement, min USD 250
Deferred Payment Undertaking	By arrangement, min USD 100 per month or part thereof
Discounting Accepted Bills under Letters of Credit	USD 250 arrangement fee plus financing interest advised at time of request
Transfer of Letter of Credit	0.10%, min USD 250 and max USD 1,000
Acknowledging Assignments under Letter of Credit	0.10% flat, min USD 250 and max USD 1,000
Reimbursing Bank Charges	As advised by the Correspondent Bank
<b>Guarantees</b>	
Issuance Fee	By arrangement, minimum 0.1% per quarter or USD 300 per quarter whichever is the greater
Amendment Fee	USD 100 plus Issuance Fee for any increase in amount or expiry where applicable
Advising Inward Guarantee	USD 250
Issuing Shipping Guarantee	By arrangement, min USD 250
<b>Others</b>	
Advising Fee	By arrangement, min USD 250
Other Charges	Any additional out of pocket expenses incurred, will be passed on to the client as billed or charged by the correspondent bank

## General Terms and Conditions

1. Penalty fees for overdue amounts will be charged at the Unauthorized Overdraft ABC Base rate +5%.
2. Commission on the issuance and/or amendment of letters of credit, guarantees and advising/ confirmation of letters of credits, will be due immediately until the validity of such instrument (minimum of three months) and collected upfront by debit to your account held with Bank ABC Islamic .
3. These are Bank ABC Islamic charges only. Other beneficiary banks (i.e. third-party banks or other Bank ABC Group offices) charges may also apply and may be deducted from the remitted amount.
4. The beneficiary of a remittance may be required to pay additional charges depending on the conditions set by the remitter, the remitting bank or the beneficiary bank.
5. The prevailing exchange rate will apply to all cross-currency transactions.
6. The value date is subject to local payment cut-off times and holidays published in the Kingdom of Bahrain.
7. Whilst Bank ABC Islamic do not charge for Inward payments received into Customer Accounts, the amount credited may be less than what was originally remitted due to deduction of Correspondent Bank fees which are outside of our control.
8. In the case of bulk payments (where a payment file has several payment instructions) each payment will be charged separately.
9. Paper instructions are considered manual and will carry additional charges.
10. Bank ABC Islamic may receive, give, or share any commission, charges, or income/revenue with other entities. The fees, charges or commission charged directly by Bank ABC Islamic to its Customers will be as per the applicable schedule of tariffs or as otherwise agreed with the customer.
11. All other terms and conditions are as per Bank ABC Islamic's General Terms of Business which can be found at [www.bank-abc.com](http://www.bank-abc.com).