Fees & Commissions Related to Traditional Banks

Commercial Bank of Kuwait

Existing products / Services	Prescribed Fees	Notes
1- Cards		
1-1 Credit/ Pre-paid/ 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
- KD Charge card	KD 20.000	First year
- USD Charge card	USD 70.000	First year
Supplementary Credit 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
- KD Charge card	KD 20.000	First year
- USD Charge card	USD 70.000	First year
1-2 Credit/ Pre-paid/ 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
- KD Charge card	KD 20.000	Per annum
- USD Charge card	USD 70.000	Per annum
- StarLink card	KD 5.000	
1-3 Supplementary Credit 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
- 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	
- KD Charge card	KD 10.000	
- USD Charge card	KD 10.000	
- StarNet card		
• 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		
- KD Charge card		
• KD withdrawal	5%	Of withdrawn amount
• USD withdrawal	5%	Commission on the withdrawn amount plus 1.5% commission on foreign exchange variance
- USD Charge card		
• KD withdrawal	5%	Commission on the withdrawn amount plus 1.5% commission on foreign exchange variance
• USD withdrawal	5%	Of withdrawn amount
- Handling fees for cash advance withdrawal (cash advance fees)	5%	Minimum charge KD 2 on all cash withdrawals processed within the Bank's branches or via its ATMs.
1-13 Commission on cash withdrawal through the other banks (local – international)		
- ATM Withdrawal transaction (locally) by KD charge card		
• KD withdrawal	5%	Of withdrawn amount
• USD withdrawal	5%	Commission on the withdrawn amount plus 1.5% commission on foreign exchange variance
• ATM Withdrawal (internationally) by KD charge card	5%	Commission on the withdrawn amount plus 1.5% commission on foreign exchange variance
• POS purchasing (internationally)	5%	Of withdrawn amount
- ATM Withdrawal transaction (locally) by USD charge card		
• KD withdrawal	5%	Commission on the withdrawn amount plus 1.5% commission on foreign exchange variance
• USD withdrawal	5%	Of withdrawn amount
• POS purchasing (locally)	1.5%	Commission on foreign exchange variance
- ATM withdrawal transaction (internationally)	5%	Of withdrawn amount
- Fees on cash withdrawal by prepaid Mastercard	500 fils	
- Cash withdrawal (K-Net) in GCC countries	KD 1.000	
- Cash withdrawal (Electron Card)	3%	Minimum charge KD 2
1-14 Commission on debit amount / unpaid amount	Discount rate + 2.5% per annum	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)		
- Prepaid card		
• Annual renewal / issuance fees	KD 10.000	
• Replacement of lost card	KD 5.000	
- Gift Card		
• Issuance fees	KD 2.500	for all Gift Card denominations
1-23 Commission for issuing replacement of lost PIN for ATM Card		
- ATM withdrawal	KD 5.000	
- Phonelink	KD 5.000	
1-24 Starlink Plus Service set up fees	KD 10.000	
1-25 Commission on cash withdrawal handling fees for the Starlink Plus ATM Service	4%	Minimum charge KD 1
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		Including all service channels
- Kuwaiti dinar	KD 2.000	(KD 1 commission + KD 1 swift)
- Foreign currency	KD 4.000	(KD 1 commission + KD 1 swift)
2-2 Commission on local transfer / swift in foreign currencies or in the same foreign currency		Including all service channels
- Foreign currency	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%
2-3 Outward transfers (swift) commission, CBK customers / non-CBK customers		Including all service channels
- Against Kuwaiti dinar	KD 8.000	(KD 1 commission+KD 7 swift)
- Against account of the same foreign currency	KD 8.000	(KD 1 commission+KD 7 swift)+(1/4%)
- Against Cash in the same foreign currency	KD 8.000	(KD 1 commission+KD 7 swift)+(1/2%)
- Western Union		As per the commission prescribed by the provider
2-4 Commission on cancellation of transfer / swift /mail transfer	KD 5.000	
Western Union		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		
- In Kuwaiti dinar	KD 1.500	
- Against account of the same foreign currency	KD 1.500	Plus 1/4 %
- Cash amount in the same foreign currency	KD 1.500	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	
2-11 Cancellation commission of stop payment of transfer / swift / mail transfer	KD 10.000	
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	
2-15 Transfer/swift received and transferred to local/international banks in FC / KD	KD 5.000	Fees will be collected as per type of transaction
2-16 Transfer/swift paid in cash in KD and in foreign currencies		Including all service channels
- In Kuwaiti dinar	KD 8.000	(KD 1 commission + KD 7 swift)
- Cash amount in the same foreign currency	KD 8.000	(KD 1 commission+KD 7 swift)+(1/2%)
- Coverage	KD 4.000	
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	Minimum charge KD 1 / maximum charge KD 2
- Credit the amount to KD account	KD 5.000	20 day interest on the amount of the cheque will be collected
- Credit the amount to account in the same currency	KD 5.000	20 day interest on the amount of the cheque will be collected
- Cash payment of the amount in foreign currency (against traveler's cheques only)	KD 5.000	20 day interest on the amount of the cheque will be collected plus 1% (minimum charge KD 5.000)
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
- Credit to customer's account with Commercial Bank of Kuwait	KD 2.000	
- Credit to customer's account with another bank	KD 5.000	Fees will be collected as per type of transaction

Existing products / Services	Prescribed Fees	Notes
3- Standing Payment Orders		
3-1 Commission on creating standing orders/instructions within the Bank		
- Standing instructions	KD 5.000	Per annum
- Bill payment	KD 5.000	Per annum
3-2 Monthly commission on standing order within the Bank/local banks / local companies		
Standing orders		
- Each transaction	As per type of transaction	
- Bill payment	KD 1.000	
- Financial institutions	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	KD 0.500	
- Account coverage transaction	KD 1.000	For each transaction
- Balance not available	KD 1.000	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)		Including all service channels
10 leaves	KD 1.000	
25 leaves	KD 2.000	
50 leaves	KD 3.000	
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	Including all service channels
4-6 Commission for issuing secured payment order / certified cashier cheque / cash payment order		
- Certified cheque	KD 5.000	
- Issue of cashier cheque	KD 5.000	
4-8 Commission on returned cheque due to insufficient funds or for other reasons		
Returned cheques due to insufficient funds	KD 20.000	Or available balance whichever is lower
Returned cheques for other reasons	KD 5.000	
4-9 Commission for advising customer of 3 returned cheques on his account	KD 5.000	
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	KD 30.000	p.a.
- Medium-sized box	KD 45.000	p.a.
- Large-sized box	KD 60.000	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	KD 1.000	For each withdrawal transaction
- All saving accounts	KD 1.000	For each withdrawal transaction
- Labor accounts	KD 1.000	For each withdrawal transaction
- Commercial Star accounts	KD 1.000	For each withdrawal transaction
- Privilege account	KD 1.000	For each withdrawal transaction
- Current / call or demand accounts	KD 1.000	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	1%	
• FC in account of the same currency	1/2%	Minimum charge equivalent to KD1
6-9 Commission on transfer from account to another account with the Bank (individuals)	KD 0.500	Including all service channels
6-10 Commission on issuance / cancellation of Power of Attorney for effecting banking transactions		
Power of Attorney for effecting banking transactions (internal proxy)		
- Issuance	KD 5.000	
- Cancellation	KD 5.000	
6-11 Commission for sending international parcel / mail		
- Commission for sending (international) parcel	KD 7.000	For each 1/2 Kg
- Mail	KD 1.000	
6-12 Commission for paying customs duties by deduction from customer account / in cash payment / for non-CBK-customers / in FC to local banks		
- Customs duties (deduction from account)	KD 2.000	For each invoice
- Customs duties (cash payment)	KD 3.000	For each invoice
6-13 Commission for collecting services invoices from CBK customers and non-CBK customers (electricity, mobile, water bill, MOC invoices via electronic service)		
- Collecting mobile invoices	KD 0.500	For each invoice
- MOC / Electricity	KD 0.500	For each invoice
9- Accounts Commissions		
9-1 Commission on minimum balance of prizes given accounts		
- Al Najma Account		
• 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	KD 2.000 per month	
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		
- 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		
- 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		
10-1 Bank / other certificates issuance commission	KD 5.000	
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		
• From 3 months up to 2 years	KD 0.500	
• Over 2 years up to 5 years	KD 2.000	
• Over 5 years up to 10 years	KD 5.000	
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		
- Request for a copy of credit card transaction receipts	KD 2.000	For each transaction request per page
12-7 Commission on advices by fax (local / international)	KD 1.000	
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		
14-1 Default fees on monthly installment (installment & consumer loans)	KD 5.000	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 legal pledge commission / fee	KD 10.000	
14-4 Commission for changing guarantor	KD 20.000	

*Statement of Tariffs and Commissions collected by Commercial Bank of Kuwait against banking services offered to customers as at December 2015.

*Elderly, handicapped, blind and illiterate customers shall be exempted from the above tariffs and commissions.

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