

|   |    |                |                |    |
|---|----|----------------|----------------|----|
| Discrepancy rectification charges*                            | 44 | Not Applicable | Not Applicable | 44 |
| LAFB / FBP Processing Fee*                                    | 11 | Not Applicable | Not Applicable | 11 |
| Dispatch of Export documents/ other correspondence (courier)* | 22 | Not Applicable | Not Applicable | 22 |

| EXPORT L/C AMENDMENT  |  |                |                |  |
|---|--|----------------|----------------|--|
| UBL Customers*  | 16.500                                 | Not Applicable | Not Applicable | 16.500                                 |
| Non-UBL Customers*  | 33                                     | Not Applicable | Not Applicable | 33                                     |
| Amendment advice through other banks*                         | 38.5                                   | Not Applicable | Not Applicable | 38.5                                   |
| Negotiation Commission (minimum BD 25)**                      | 0.125% / BD 25,000 whichever is higher | Not Applicable | Not Applicable | 0.125% / BD 25,000 whichever is higher |
| Amendment to Bills for Export Collection (other than amount)* | 16.5                                   | Not Applicable | Not Applicable | 16.5                                   |

| DOCUMENTARY COLLECTIONS   |  |                |                |  |
|---|--|----------------|----------------|--|
| OFDBC Commission (minimum BD 25)**                                  | 0.125%                                 | Not Applicable | Not Applicable | 0.125%                                 |
| IFDBC Commission (minimum BD 25)**                                  | 0.125%                                 | Not Applicable | Not Applicable | 0.125%                                 |
| Collection Documents - Presented by UBL Customer - TT Charges*      | 5.500                                  | Not Applicable | Not Applicable | 5.500                                  |
| IFDBC Collection Commission - Availization by UBL (min BD 25)**     | 0.125% p.m.                            | Not Applicable | Not Applicable | 0.125% p.m.                            |
| IFDBC / LC returned document charges where draft has been accepted* | 27.5                                   | Not Applicable | Not Applicable | 27.5                                   |
| Open A/c Import Commission  | 0.125% / BD 25,000 whichever is higher | Not Applicable | Not Applicable | 0.125% / BD 25,000 whichever is higher |

| GUARANTEES  |        |                |                |        |
|---|--------|----------------|----------------|--------|
| Shipping Guarantee Issuance (S/G) (minimum BD 20)** | 0.125% | Not Applicable | Not Applicable | 0.125% |
| Credit Report for Corporate Customer*               | 11     | Not Applicable | Not Applicable | 11     |
| Local Bill Discount- Credit reports on drawer*      | 16.5   | Not Applicable | Not Applicable | 16.5   |

|   |   |                |                |   |
|---|---|----------------|----------------|---|
| Letter of Guarantee Issuance / amendment (L/G) (minimum BD 25 or % per Qtr) (for LG period more than quarter(s) commission will be charged on monthly pro-rata basis)** | 1.5% p.a.   | Not Applicable | Not Applicable | 1.5% p.a.   |
| L/G amendment other than amount / tenor*  | 16.5  | Not Applicable | Not Applicable | 16.5  |
| Local Bill Discounting (LBD)  | For cheques: minimum BD 3 per chq + interest on contracted rate For invoices: comm. @ 0.125% (flat) or min. BD 25 + interest on contracted rate** | Not Applicable | Not Applicable | For cheques: minimum BD 3 per chq + interest on contracted rate For invoices: comm. @ 0.125% (flat) or min. BD 25 + interest on contracted rate** |

| MISCELLANEOUS   |           |                |                |           |
|---|-----------|----------------|----------------|-----------|
| Tracer / Investigation on behalf of customer (All trade related transactions)*                                    | 16.5      | Not Applicable | Not Applicable | 16.5      |
| Bank charges where bank is acting as correspondent bank BD 5.000  |           |                |                |           |
| Valuation, Insurance costs and government fees, including registration, notarization, release of title deed, etc. | At actual | At actual      | At actual      | At actual |
| Credit check report for pen-sioners   | Nil       | Nil            | Nil            | Nil       |

- All Charges are in Bahraini Dinars (BD) unless specified
- All fees and charges are subject to change without notice
- All fees & charges apply to normal transactions. The Bank reserves the right to levy additional charges for services not covered above
- Please check with your branch regarding charges for any service not mentioned in the schedule of charges
- Fees and charges on withdrawals, done through bank counters waived for all disabled/illiterate customers
- Monthly fees and charges on current and saving account, including minimum balance charges, waived for all disabled customers
- For residential mortgage credit facilities, 0.75% of the outstanding loan amount or BD 200 whichever is lower;
- \*\*Certain services, fees and charges will be subject to Value Added Tax @ 10% or as per applicable rates as per law that may changes from time to time.
- \* Charges inclusive of VAT @ 10%



where **you** come **first**

For additional information call:

**800-00-808**

**24/7**

United Bank Limited  
P. O. Box 546  
Manama, Kingdom of Bahrain

## Schedule of Charges 2024

BAH/ SOC/ 01-2024

Licensed as a conventional retail bank by the CBB

☎ 800-00-808    🌐 [www.ubldirect.com](http://www.ubldirect.com)



| CHARGE DESCRIPTION | INDIVIDUAL/ COMPANY COMPANY | MUKAMMAL ACCOUNTS     |                            |  |
|--------------------|-----------------------------|-----------------------|----------------------------|--|
|                    | CURRENT & SAVING ACCOUNT    | MUKAMMAL (INDIVIDUAL) | MUKAMMAL PLUS (INDIVIDUAL) | MUKAMMAL BUSINESS PLUS (ENTITY OR COMPANY) |

GENERAL BANKING

| MINIMUM BALANCE CHARGES   |       |     |     |                |
|---|-------|-----|-----|----------------|
| If SB / Al Amaan Account (weighted average) balance falls below BD 20 (charges per month)*  | 1.100 | Nil | Nil | Nil            |
| If Current Account (average) balance falls below BD 150 (charges per month) weighted average*   | 5.500 | Nil | Nil | Nil            |
| Orphans, widows, pensioners, individuals receiving social subsidies from the Ministry of Labour & Social Affairs, students and Bahraini nationals with a monthly salary below BD. 250 | Nil   | Nil | Nil | Not Applicable |
| Account held in foreign currency  | Nil   | Nil | Nil | Nil            |

| ACCOUNT OPERATION  |       |   |   |   |
|--|-------|---|---|---|
| Cheque Book Issuance - (for 25 leaves)*<br>*no cheque book for saving a/c  | 2.750 | One free per month additional to be charged | One free per month additional to be charged | One free per month additional to be charged |
| Cheque Book Issuance - (for 50 leaves)*  | 5.500 | 5.500                                       | 5.500                                       | 5.500                                       |
| Cash withdrawal at counter for Less than/Equals to BD 500/- (through Loose cheque) where cheque book not issued to the customer* | 2.200 | 2.200                                       | 2.200                                       | 2.200                                       |
| Loose cheque issued (despite of withdrawal amount) for customer's checking account*  | 2.200 | 2.200                                       | 2.200                                       | 2.200                                       |
| Stop Payment - Cheques (per cheque)*   | 5.500 | 5.500                                       | 5.500                                       | 5.500                                       |
| Copies of old Cheques/ transaction documents (per item)*   | 5.500 | 5.500                                       | 5.500                                       | 5.500                                       |
| Account Closing  | Nil   | Nil   | Nil   | Nil   |

|   |   |   |                |                 |
|---|---|---|----------------|-----------------|
| Issuance of Duplicate Statement*  | Upto 2 times/ Year Free<br>More than 2 Times/ Year 315 fils/page or Maximum BHD 5.500/- | Upto 2 times/ Year Free<br>More than 2 Times/ Year 315 fils/page or Maximum BHD 5.500/- | NIL            | NIL             |
|   | Nil   | Nil   | Nil            | Not Applicable  |
| Orphans, widows, pensioners, individuals receiving social subsidies from the Ministry of Labour & Social Affairs, students and Bahraini nationals with a monthly salary below BD. 250 | 15% per annum   | 15% per annum   | 15% per annum  | 15% per annum   |
| Interest Rate on Monthly Average Balance of BD. 5,000 or above.   | Not Applicable  | Not Applicable  | Not Applicable | 0.50% per annum |

| DEBIT CARD / ATM CARD   |                                |                                |                                |                |
|---|--------------------------------|--------------------------------|--------------------------------|----------------|
| Card Issuance at time of Account Opening for Individuals        | Nil                            | Nil                            | Nil                            | Not Applicable |
| Card replacement Fee (customer initiated)*                      | 5                              | 5                              | Nil                            | Not Applicable |
| Transactions at other bank ATM (Bahrain Benefit switch)         | Nil                            | Nil                            | Nil                            | Not Applicable |
| International/Overseas transaction through ATM (Processing Fee) | 3% Flat For GCC countries BD 1 | 3% Flat For GCC countries BD 1 | 3% Flat For GCC countries BD 1 | Not Applicable |

| INSURANCE                   |                |       |   |                |
|-----------------------------|----------------|-------|---|----------------|
| Accidental insurance cover* | Not Applicable | 2,500 | 5000 applicable on maintaining monthly average balance of BD 1,000 or above | Not Applicable |

| FIXED DEPOSIT   |
|---|
| Upon premature breaking of term deposit no interest will be paid for the remaining period and for the matured period interest will be 1% less than the current applied. In case term deposit is withdrawn within 15 days of its creation no interest will be paid at all. |

| MINIMUM DEPOSIT AMOUNT                      |            |            |            |            |
|---|------------|------------|------------|------------|
| Fixed Deposit                               | 1,000      | 1,000      | 1,000      | 1,000      |
| Call Deposit                                | 5,000      | 5,000      | 5,000      | 5,000      |
| FCY Fixed Deposit (Equivalent in other FCY) | USD 5,000  | USD 5,000  | USD 5,000  | USD 5,000  |
| FCY Call Deposit (Equivalent in other FCY)  | USD 15,000 | USD 15,000 | USD 15,000 | USD 15,000 |

| CLEARING & COLLECTIONS   |       |       |       |       |
|--|-------|-------|-------|-------|
| Cheques / FDD drawn outside Bahrain (Only for GBP, EUR, AED)   | 15    | 15    | 15    | 15    |
| Handling of post dated cheques for non-borrowing customers (per cheque)*   | 2.200 | 2.200 | 2.200 | 2.200 |
| Withdrawal of post dated (after deposit) before presentation / maturity date for non borrowing customers (per cheque)* | 1.100 | 1.100 | 1.100 | 1.100 |
| Returned Customer Cheque (per cheque)  | 14    | 14    | 14    | 14    |

| REMITTANCES   |       |       |       |                |
|---|-------|-------|-------|----------------|
| TezRaftaar remittance (PKR only) Eq. USD 100 and above  | FREE  | FREE  | FREE  | Not Applicable |
| TezRaftaar remittance (PKR only) below Eq.USD 100*  | 1.100 | 1.100 | 1.100 | Not Applicable |
| Payments through Central Bank (All payments through RTGS including company salaries) per transaction (as per CBB directives)* | 0.110 | 0.110 | 0.110 | 0.110          |

|  |                        |                        |                        |                        |
|--|------------------------|------------------------|------------------------|------------------------|
| Payments through Central Bank/Benefit (All payments through EFTS including company salaries) per transaction (as per CBB directives) |                        |                        |                        |                        |
| NRT (Fawri +) Payment (upto BD 100)  | Nil                    | Nil                    | Nil                    | Nil                    |
| NRT (Fawri +) Payment (above BD 100 upto BD 1,000)*  | 0.110 per transaction  | 0.110 per transaction  | 0.110 per transaction  | 0.110 per transaction  |
| Salary transfer through EFTS*  | 0.0055 per transaction | 0.0055 per transaction | 0.0055 per transaction | 0.0055 per transaction |
| DNS (Fawri) direct credit (other than salaries)*   | 0.110 per transaction  | 0.110 per transaction  | 0.110 per transaction  | 0.110 per transaction  |
| EBPP (Fawateer) Payments   | Nil                    | Nil                    | Nil                    | Nil                    |

|  |  |  |  |  |
|--|--|--|--|--|
| Foreign Telegraphic Transfers (Swift/Telex) Within GCC*    | 5.5                                      | 5.5                                      | 5.5                                      | 5.5                                      |
| Foreign Telegraphic Transfers (Swift/Telex) International* | Plus correspondent Bank Charges (if any) | Plus correspondent Bank Charges (if any) | Plus correspondent Bank Charges (if any) | Plus correspondent Bank Charges (if any) |
| FTT Amendment Charges*                                     | 5.5                                      | 5.5                                      | 5.5                                      | 5.5                                      |
| Cancellation and Recall of TezRaftaar*                     | 5.5                                      | 5.5                                      | 5.5                                      | Not Applicable                           |
| Cancellation and Recall of Foreign TT's*                   | 11                                       | 11                                       | 11                                       | 11                                       |

| DEMAND DRAFTS & PAY ORDERS                |     |     |     |     |
|---|-----|-----|-----|-----|
| Issuance of Demand Draft*                 | 3.3 | 3.3 | Nil | Nil |
| Issuance of Pay Order / Manager cheques*  | 3.3 | 3.3 | Nil | Nil |
| Cancellation of Demand Draft or Pay Order | Nil | Nil | Nil | Nil |

| STANDING INSTRUCTIONS / MANDATE                            |       |       |       |       |
|--|-------|-------|-------|-------|
| Registration*  | 3.300 | 3.300 | 3.300 | 3.300 |
| Processing Charges*  | 3.300 | 3.300 | 3.300 | 3.300 |
| Amendment of standing instruction*                         | 2.200 | 2.200 | 2.200 | 2.200 |
| Penalty for rejected transaction due to insufficient funds | 10    | 10    | 10    | 10    |

| GENERAL LETTERS & CERTIFICATES  |   |   |   |   |
|---|---|---|---|---|
| All types of letters/ confirmations/reports and certificates (including loan liability certificates)* | Once in a year - Free<br>More than Once a year - 11 | Once in a year - Free<br>More than Once a year - 11 | Once in a year - Free<br>More than Once a year - 11 | Once in a year - Free<br>More than Once a year - 11 |
| Loan Liability Certificates for Orphans, Widows, Pensioners.  | Nil   | Nil   | Nil   | Not Applicable                                      |
| Under Formation Account (Capital Letter)*   | 11  | 11  | 11  | 11  |

|                |   |   |   |   |
|----------------|---|---|---|---|
| Release Letter | Within 6 months of facility close - free otherwise BD - 5 | Within 6 months of facility close - free otherwise BD - 5 | Within 6 months of facility close - free otherwise BD - 5 | Within 6 months of facility close - free otherwise BD - 5 |
|----------------|---|---|---|---|

| LOAN   |              |              |              |                |
|--|--------------|--------------|--------------|----------------|
| Pre-payment settlement fees (whatever is less) | 1% or BD 100 | 1% or BD 100 | 1% or BD 100 | Not Applicable |

|  |    |    |    |                |
|--|----|----|----|----------------|
| Instalment deferment charges (per deferment) on customer request*. | 11 | 11 | 11 | Not Applicable |
| Late payment fee per loan (Monthly)                                | 20 | 20 | 20 | Not Applicable |

TRADE SERVICES

| LETTER OF CREDIT (L/C)  |                     |                |                |                     |
|---|---------------------|----------------|----------------|---------------------|
| L/C Commission issuance / amendment (minimum BD 25 or % per month for 1st Qtr whichever is greater)**<br>*Commission will be charged for expired L/Cs with discrepant documents; till the time exposure is booked | 0.125%              | Not Applicable | Not Applicable | 0.125%              |
| Acceptance Commission (minimum BD 25 or % per month from the date of acceptance to draft maturity irrespective of L/C validity)**   | 0.125%              | Not Applicable | Not Applicable | 0.125%              |
| LC Amendment - other than amount and tenor *  | 22                  | Not Applicable | Not Applicable | 22                  |
| Discrepancy rectification*  | 44                  | Not Applicable | Not Applicable | 44                  |
| Transferable L/C*   | 55                  | Not Applicable | Not Applicable | 55                  |
| LC Advised through Courier*   | 38.5                | Not Applicable | Not Applicable | 38.5                |
| LC / LG Amendment SWIFT charges*  | 22                  | Not Applicable | Not Applicable | 22                  |
| Loan bill not settled within agreed time frame (additional penal interest)  | As per offer letter | Not Applicable | Not Applicable | As per offer letter |
| Swift Message (tracer and follow-up)*   | 5.5                 | 5.5            | 5.5            | 5.5                 |
| Swift charges LG and LC Text*   | 27.5                | Not Applicable | Not Applicable | 27.5                |

| EXPORT L/C ADVISING             |      |                |                |      |
|---------------------------------|------|----------------|----------------|------|
| UBL Customers*                  | 27.5 | Not Applicable | Not Applicable | 27.5 |
| Non-UBL Customers*              | 44   | Not Applicable | Not Applicable | 44   |
| L/C advice through other banks* | 44   | Not Applicable | Not Applicable | 44   |