Kuwait Finance House Tariff List

/1	No. 1. Cards Subscription/Renewal card fees (Visa/Master Card) - (Classic) -	Fee amount
	(no instalments)	KD 30
2	Subscription/ Renewal card fees Visa/ Master Card (Platinum Select) - (no installments) Subscription/ Papawal and fees Visa/ Master Card (Platinum)	KD 45
3	Subscription/ Renewal card fees Visa/ Master Card (Platinum) - (no installments)	KD 105
1 5	Subscription/Renewal card fees (Visa Signature / Mastercard World Cobranded with Oasis) Charge Card (Visa) - (no installments)	KD 155
5	Subscription/ Renewal card fees Visa / Master Card (Diamond) - (no installments)	KD 205
5	Subscription/ Renewal card fees (World Elite / Mastercard World Elite Cobrande with Oasis) Charge Card Visa (Master Card) - (no installments)	ed KD 250
7	Subscription/ Renewal card fees Visa Infinite Charge Card (Visa) - (no installments)	KD 250
3	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Classic (Installments)	KD 60
)	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Gold - (Installments)	KD 90
10	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Platinum standard - (Installments)	KD 130
11	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Platinum premium - (Installments)	KD 210
12	Subscription/ Renewal cards fees (Visa / Master Card) Tayseer Diamond - (Installments)	KD 410
13	Subscription/ Renewal fees of Online shopping card Subscription/ Renewal fees of prepaid card (Visa /Master Card) per year	KD 5
15 16	Subscription/Renewal card fees of prepaid card (Al-Sawgha Card) Subscription/Renewal card fees of prepaid card (Al-Osra Card) -	KD 3
17	(minimum 2 cards, and maximum 7 cards) Subscription/Renewal card fees of prepaid card (Al-Khair Card)	KD 20 KD 10
18 19	Subscription/Renewal card fees Master Card World Prepaid card Subscription/Renewal card fees (Visa / Master Card) (Platinum)	KD 25
20	for corporate employees (Baitak) debit card in US dollar (USD Charge Card):	KD 100
21	Subscription fees/ annual renewal Commission for using different currency than that of card	USD 400
23	(US dollar) per sum of transaction Commission for every cash withdrawal transaction	1.50% USD 21
24 25	Fast issuance fees for Classic Visa or MasterCard (except the Diamond Card Commission for cash withdrawal for (ATM or prepaid cards)	
26	(Visa or Master Card) overseas (from value of sum of money) Commission for cash withdrawal (local) for ATM card	2.50%
27	(through ATM machines of other banks) Balance inquiry/Inability to withdraw cash due to insufficient balance	KD 0.100
28	for ATM Cards (through ATM machines of other banks (locally)) Commission for purchases made using (ATM or prepaid cards)	KD 0.050
29	(Visa or master Card) overseas (according to sum of money) Commission for using (purchases - cash withdrawal) credit card (Visa - master card)	2.50%
30	installment or non installment external (of amount value) Commission for paying through (POS) in GCC	2.50% KD 1
31	Settlements/claims/reviewing purchases, cash withdrawal using cards (ATM) / credit (classic-Gold) (Visa-MasterCard as per customers request	KD 5
32	A - Change temporary credit limit as per customers request B - Change permanent credit limit as per customers request (based on credit study)	KD 5
33 34	Authorization / verify purchase done though banking cards (mail) Fees for reporting lost cards (Classic-Golder)	KD3 KD3
34 35	Commission to send ATM/Visa/MasterCard (Classic-Gold) for	KD 3
36	the customer though fast mail overseas Renew substitute card (additional) (Visa/MasterCard) - (Classic) - (without installments)	
37	(without installments) Renew substitute card (additional) (Visa/MasterCard) - (Golden) - (without installments)	KD 40
88	(without installments) Renew substitute card (additional) (Visa/MasterCard) - (Platinum) - (without installments)	KD 40
39	(without installments) Reissuance/exchange Visa/MasterCard (Classic / Golden) for not receiving/lost/stelen	KD 15
10	for not receiving/lost/stolen Stopping of card by bank for misuse (Classic)	KD 15 KD 10
11	Stopping of card by bank for misuse (Golden) Print out a copy / copy original advice / transaction document /	KD 5
13	T&E (hotels - airlines etc) performed though banking cards Send a copy of documents related to (Visa / MasterCard) by fast mail	KD 10
14	to the customer, according to his request Issue ATM card (electron account)	KD 10 KD 5
15 16	Issue ATM card (current account / premium investment saving) Issue ATM card (Baiti account / Hesabi account / Alamil Account)	-
17	Renewal of ATM card (automated service account / current account / premium investment saving)	KD 5
18 19	Renewal of ATM card (Baiti Account / Hesabi Account / Alamil Account) Reissuance of lost / damaged ATM card (all accounts except	KD 1
50	Baiti investment account) Reissuance of lost / damaged ATM Card (Baiti / investment / Alamil) Accoun	
51 52	Issue PIN No. (banking cards) Commission of cash withdrawal (local / internationally) (Visa / MasterCard)	KD 2
53	(Classic/gold/platinum/diamond) for every withdrawal Issue replacement of lost prepaid card (Visa/MasterCard)	KD 6 KD 5
54 55	Issue replacement of damaged prepaid card (Visa/MasterCard) Issue fees / renewal card (Pre-Paid for foreign currency)	KD 5 KD 10
	Issue Card Fees (lost / damaged) – (Pre-Paid for foreign currency) Issue fees for lost Pin-Code (Pre-Paid for foreign currency)	KD 5 KD 2
8	Fees for cash withdrawal/Point of sale in other than the card currency– (Pre-Paid for foreign currency)	2.5%
59 	(Visa/MasterCard)	If fees of the main card
	No. 2. Subscription in Services / Bill Payment Fe Annual fees for SMS service	e amount Free
2	Paying mobile phone bills through system deductions Paying bills of customs - by deduction from account (per advice)	KD 0.150 KD 2
1	Paying bills of customs - cash (per advice)	KD 5
	Issuance/amendment of demand draft (per transaction)	KD 2
3	Stopping demand draft as per customers request Cancelation of demand draft as per customer's request	KD 10 KD 5
)	Issue replacement of lost banking demand draft Cancelation/order of demand draft/ SWIFT transfer (In addition to SWIFT expenses)	KD 5 KD 8
	Local transfer (KD) - regardless of value of transferred money (with confirmation) (Collect 2 KD on every Standing Order Transfer).	KD 5
3	Local transfer (foreign currency) Overseas transfer (foreign currency/ Kuwaiti Dinar)	KD 11 KD 11
)	(In addition to KD 4 coverage fees, if found) Cheques sent for collection fees (PUR or (OBC) local or overseas banks	KD 5
0	Inquiries about incoming transfers from correspondent banks Inquiries about outgoing transfers to correspondent banks	KD 8 KD 8
2	Verify issued banking cheques Issue/amend/stop certified cheque/payment order (per transaction)	KD 8 KD 5
	Transfer through AFAQ network through branches	KD 5
	No. 4. Standing Order Setting internal permanent standing order - first time	e amount KD 5
2	setting permanent standing order to local/overseas banks. Permanent standing order to Ministry of Electricity	KD 10 KD 5
	(plus 0.500 KI) Permanent orders to financing companies and corporations	D per deduct KD 10
	(plus KD 2 pe Amend/cancelation of permanent standing order - locally	r deduction) KD 10
	Amend/cancelation of permanent standing order - overseas	

tem N	o. 5. Cheques	
5/1	A- Issuing chequebook (10 sheets)	KD 2 KD 5
	B- Issuing chequebook (25 sheets) C- Issuing chequebook (50 sheets)	KD 7
5/2	Cheque Cash Exchange for the cheques worth 10.000 KWD or more from the beneficiary. Fees are	
5/3	exempted for senior clients (60 years or older) and people with special needs Issue cheque book fast - in addition to issuance fees	KD 2.5
	(according to size and number of leaves)	KD 1.5
5/4 5/5	Returned cheque due to insufficient balance Returned cheque for any other reason	KD 10 KD 5
5/6	Stop payment of cheque	KD 5
5/7	Cancelation of issued cheque book that was not received by the customer during a certain period (or another reason)	KD 1
5/8	Fees to stooping cheque book	KD 10
tem N	o. 6. Safe Deposit Boxes	Fee amount
6/1	Insurance for safe box keys	KD 50
6/2 6/3	Issue a replacement for lost key for safe box Rent safe box 45x30x21 for a year	KD 50 KD 60
6/4	Rent safe box 45x30x19 for a year	KD 50
5/5 5/6	Rent safe box 45x30x15 for a year Rent safe box 45x30x11 for a year	KD 40 KD 30
5/7	Rent safe box 45x30x7 for a year Rent safe box 45x30x20 for a year	KD 25 KD 35
5/8 5/9	Rent safe box 45x30x30 for a year	KD 35
5/10	Rent safe box 45x30x50 for a year	KD 60
tem N	o. 7. Other Commissions and Fees	Fee amount
//1	Cash withdrawal from the branch less than KD 2000 (except for	KD 0
7/2	senior customer's, people with special needs, the bind, and the illiterate) Changing the customer's name (as per court order/official authorities)	KD 2 KD 5
7/3 7/4	Changes/add/cancel the customer's signature Issue banking power of attorney on the customer's account upon his request	KD 5
7/5	Cancel banking power of attorney on the customer's account upon his request	KD 5
7/6 7/7	Authenticate customer's signature upon his request to use outside of the bank Distribute inheritance of the deceased upon those entitled	KD 5 KD 10
7/8	Book/unblock all accounts (court order/Internal obligations)	KD 2
7/9 7/10	Reopening of bank account within a year - closed as per the customer's reques Fees to deliver gold (per 500 grams)	st KD 5 KD 10
/11	un -updated civil ID commission	KD 1
7/12 7/13	Reactivate account (account status: freeze/dormant) – exception Current Account Account (transfer between customer's accounts) – exception Current Account	5 KWD 0.500 KWD
/14	Account (internal transfer between bank branches accounts – from customer to customer) - exception Current Account	0.500 KWD
	to customer) - exception current Account	0.500 KWD
tem N	o. 8. E-Services for Individuals	Fee amount
3/1	Western Union As per approved service provider	
3/2	External transfer fee through digital channels Free - (Collecting and covering countries banks fees "if found")	orrespondent
3/3	Transfer through AFAQ network through KD 2	
	electronic channels	
tom N	electronic channels	Foo amount
tem N		Fee amount
tem N	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing	Fee amount
tem N	o. 9. Account Coverage (Settlement Between Customer Accounts)	
0/1 0/2 0/3	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2)	Fee amount KD 30 KD 30 KD 100
0/1 0/2 0/3 0/4 0/5	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2) Private residence appraisal fees (max. 1000 M2) Investment building appraisal fees (max. 1000 M2)	Fee amount KD 30 KD 30
tem No 0/1 0/2 0/3 0/4 0/5 0/6	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2) Private residence appraisal fees (max. 1000 M2) Investment building appraisal fees (max. 1000 M2) Commercial building appraisal fees	Fee amount KD 30 KD 30 KD 100 KD 200
0/1 0/2 0/3 0/4 0/5 0/6	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2) Private residence appraisal fees (max. 1000 M2) Investment building appraisal fees (max. 1000 M2) Commercial building appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study)	Fee amount KD 30 KD 30 KD 100 KD 200 KD 300
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0/1 0/2 0/3 0/4 0/5 0/6	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2) Private residence appraisal fees (max. 1000 M2) Investment building appraisal fees (max. 1000 M2) Commercial building appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Beneficiary Rights (existing building) Max. 1000 M2 (if area exceeds this limit fees will be determined after inspection and initial study)	Fee amount KD 30 KD 30 KD 100 KD 200 KD 300 KD 600
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0/1 0/2 0/3 0/4 0/5 0/6 0/7 0/8 0/9 0/10 0/11 0/12	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2) Private residence appraisal fees (max. 1000 M2) Investment building appraisal fees (max. 1000 M2) Commercial building appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Beneficiary Rights (existing building) Max. 1000 M2 (if area exceeds this limit fees will be determined after inspection and initial study) Residential complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) commercial complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Fees for evaluating hotels, schools, hospitals, factories, etc. Fees are estimated for each individual case, as per type of real estate and field evaluation	Fee amount KD 30 KD 30 KD 100 KD 200 KD 300 KD 600 KD 350 KD 750
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0/1 0/2 0/3 0/4 0/5 0/6 0/7 0/8 0/9 0/10 0/11 0/12 0/13 0/14 0/15	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2) Private residence appraisal fees (max. 1000 M2) Investment building appraisal fees (max. 1000 M2) Commercial building appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Beneficiary Rights (existing building) Max. 1000 M2 (if area exceeds this limit fees will be determined after inspection and initial study) Residential complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) commercial complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Fees for evaluating hotels, schools, hospitals, factories, etc. Fees are estimated for each individual case, as per type of real estate and field evaluation Fees for evaluating overseas real estate Issue Loans and saving bank declaration Real Estate Debit Transfer Fees	Fee amount KD 30 KD 30 KD 100 KD 200 KD 300 KD 600 KD 750 KD 750 KD 750
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0/1 0/2 0/3 0/4 0/5 0/6 0/7 0/8 0/9 0/10 0/11 0/12 0/13 0/14 0/15 0/16	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2) Private residence appraisal fees (max. 1000 M2) Investment building appraisal fees (max. 1000 M2) Commercial building appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Beneficiary Rights (existing building) Max. 1000 M2 (if area exceeds this limit fees will be determined after inspection and initial study) Residential complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) commercial complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Fees for evaluating hotels, schools, hospitals, factories, etc. Fees are estimated for each individual case, as per type of real estate and field evaluation Fees for evaluating overseas real estate Issue Loans and saving bank declaration Real Estate Debit Transfer Fees Processing fees of title deeds of distributed units in leased real estate (for companies) Fees to postpone installments Declaration Fees with Promise to Mortgage	Fee amount KD 30 KD 30 KD 100 KD 200 KD 300 KD 600 KD 750 KD 750 KD 750 KD 750 KD 750 KD 500 KD 150 KD 100 per unit KD 5 KD 50
0/1 0/2 0/3 0/4 0/5 0/6 0/7 0/8 0/9 0/10 0/11 0/12 0/13 0/14 0/15 0/16 tem No	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2) Private residence appraisal fees (max. 1000 M2) Investment building appraisal fees (max. 1000 M2) Commercial building appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Beneficiary Rights (existing building) Max. 1000 M2 (if area exceeds this limit fees will be determined after inspection and initial study) Residential complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) commercial complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Fees for evaluating hotels, schools, hospitals, factories, etc. Fees are estimated for each individual case, as per type of real estate and field evaluation Fees for evaluating overseas real estate Issue Loans and saving bank declaration Real Estate Debit Transfer Fees Processing fees of title deeds of distributed units in leased real estate (for companies) Fees to postpone installments Declaration Fees with Promise to Mortgage o. 11. Finance Services Fees to change methods of payment/ change account number Fees to transfer ownership of vehicle	Fee amount KD 30 KD 30 KD 100 KD 200 KD 300 KD 600 KD 350 KD 750 KD 750 KD 750 Fee amount KD 5 KD 500 KD 5 KD 150 KD 100 per unit KD 5 KD 500
0/1 0/2 0/3 0/4 0/5 0/6 0/7 0/8 0/9 0/10 0/11 0/12 0/13 0/14 0/15 0/16 tem N 1/1 1/2 1/3	o. 9. Account Coverage (Settlement Between Customer Accounts) o. 10. Real Estate Financing Real estate mortgage fees Real estate mortgage cancellation fees Appraisal fees of empty land (max. 1000 M2) Private residence appraisal fees (max. 1000 M2) Investment building appraisal fees (max. 1000 M2) Commercial building appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Beneficiary Rights (existing building) Max. 1000 M2 (if area exceeds this limit fees will be determined after inspection and initial study) Residential complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) commercial complex appraisal fees Notice: 1000 M2 or less (if area exceeds this limit fees will be determined after inspection and initial study) Fees for evaluating hotels, schools, hospitals, factories, etc. Fees are estimated for each individual case, as per type of real estate and field evaluation Fees for evaluating overseas real estate Issue Loans and saving bank declaration Real Estate Debit Transfer Fees Processing fees of title deeds of distributed units in leased real estate (for companies) Fees to postpone installments Declaration Fees with Promise to Mortgage o. 11. Finance Services Fees to change methods of payment/ change account number	Fee amount KD 30 KD 30 KD 100 KD 200 KD 300 KD 600 KD 350 KD 750 KD 750 KD 750 Fee amount KD 5 KD 500 KD 5 KD 100 per unit KD 5 KD 500 KD 5 KD 500
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1/5 From KD 1 million and above

From KD 500.000 and less than KD 1 million

KD 250

KD 500

KD 250

KD 500

	Fees for Local Performance Letters of Guarant 2/1 From KD 2001 and less than KD 10.000			KD 120	ΚD	120
2	2/2 From KD 10.000 and less than KD 10.000 2/2 From KD 10.000 and less than KD 100.	000		KD 160 KD 200	KD	160 200
2	P/4 From KD 500.000 and less than KD 1 m			KD 500	KD	500
	2/5 From KD 1 million and above Fees for Other Local Letters of Guarantee			KD 1000	KD	1000
3	3/1 Less than KD 10.000	000		KD 40		40
3	8/2 From KD 10.000 and less than KD 100. 8/3 From KD 100.000 and less than KD 500	0.000		KD 120 KD 150	KD	120
	From KD 500.000 and less than KD 1 m From KD 1 million and above	nillion		KD 200 KD 250		200 250
	Fees for Initial External Letters of Guarantee					
4	1/1 Less than KD 10.000 1/2 From KD 10.000 and less than KD 100.	000		KD 250 KD 400		250 400
4	1/3 From KD 100.000 and less than KD 500	0.000		KD 500	KD	500
	I/4 From KD 500.000 and less than KD 1 m I/5 From KD 1 million and above	nillion		KD 1000 KD 2000		1000 2000
5. F	Fees for External Performance Letters of Guara	antee				
	5/1 Less than KD 10.000 5/2 From KD 10.000 and less than KD 100.	000		KD 400 KD 500		400 500
	From KD 100.000 and less than KD 500 From KD 500.000 and less than KD 1 m			KD 750 KD 1250		750 1250
	5/5 From KD 1 million and above			KD 3000		3000
	ssuance of Substitute Letter of Guarantee Issuance or change)				KD	10
	All local covered letters of guarantee that are le	ss than	KD 2000	have curre	nt com	missions that are
	nandled under the category of other local cover ncoming claims over the value of letters of gua		_		KD	10
	Non-Covered Letters of Guarantee for Non-cas			orionolary	110	
1	/9 Initial Letters of Guarantee with credit approva	als		linimum 0.759		At a Minimum 0.75%
2	and support Services 2/9 Performance letters of guarantee (Completion ma	aintenanc		260 per year 1inimum 1.5%		-/ KD 180 per year At a Minimum 1.5%
	reserved guarantee) With credit approvals and sup	port servi	ces -/ KD			-/ KD 180 per year
	8/9 Performance letters of guarantee (advance payr purchases) With credit approvals and support	services	-/ KD	linimum 3% 240 per year		At a Minimum 3% -/ KD 180 per year
4	Other letters of guarantee with credit approva support services	ls and		linimum 1.5% 100 per year		At a Minimum 1.5% -/ KD 75 per year
В. І	Letters of Credit					
	pen, Amend, and Cancel Letter of Credit		%			ement Notes
1	/1 Opening normal letter of credit /2 Opening letter of credit acceptance		0.75% 1%	Minimum I		
1	/3 Amending letter of credit authority (murabaha-normal)		0%	Minimum I	KD 10	
1	/4 Cancellation of Normal Letter of Credit		0%	Minimum I		
	etter of Credit settlement 2/1 Insurance for normal letter of credit and		%	Minimum I	Require	ement
	acceptance		0%	Minimum I	KD 2	
2	2/2 SWIFT brief letter of credit (normal-acceptance-murabaha)		0%	Minimum I	KD 10	
2	2/3 Complete letter of credit SWIFT (normal and acceptance)		0%	Minimum I	KD 35	
	2/4 Complete letter of credit SWIFT (murabaha	a)	0%	Minimum I		
2	2/5 Mail of letter of credit (normal-acceptance-murabaha)		0%	Minimum I	KD 1	
2	2/6 Shipping insurance for letter of credit (normal - acceptance)		0%	Minimum I	(D 15	
2	2/7 Conflicts for letter or credit					
2	(normal - acceptance - morabaha) 2/8 Murabaha		0% 0%	Minimum I		
C. I	ncoming LCs for collection		%	Minimun	ı Reqı	uirement
1. 8	Sight fees		1/8%	Minimum I	KD 15	
2. <i>F</i>	Acceptance fees		1/8%	Minimum I	/D 4E	
	Some and I As					
	Export LCs		%	Minimun	n Requ	uirement
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Contract authentication fees

Mortgage fees of in kind collaterals

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For companies only

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