

# Fees and Commissions for Islamic Banks



Retail Banking Group Fees and Commissions		
Item No.	Current Products and Services	Fees
<b>1- cards</b>		
1/1	Subscription or renewal of the Platinum Visa/ MasterCard Card, both in installments and not in installments annually (Primary & Additional)	KD 50
1/2	Subscription or renewal of MasterCard World, installment and non-installment annually (Primary & Additional)	KD 100
1/3	Subscription or renewal of the Visa Signature Card, both in installments and not in installments annually (Primary & Additional)	KD 100
1/4	Issuance/ renewal commission of a refillable prepaid visa card	KD 5
1/5	The commission for issuing a non-refillable prepaid visa card	KD 5
1/6	Cash withdrawal commission from Warba Bank ATM – Multicurrency digital prepaid card - Local	Free
1/7	Cash withdrawal commission - (credit cards - all kinds) - (installments and non- installments) - (locally/ Gulf / international)	KD 6
1/8	Cash withdrawal commission - (ATM cards) - (of all kinds) - (locally - other banks) - And its equivalent in foreign currency	KD 0.100
1/9	Cash withdrawal commission - (ATM cards) - (all kinds) - (Gulf) - And its equivalent in foreign currency	KD 1
1/10	Cash withdrawal commission - (ATM cards) - (all kinds) - (international) - And its equivalent in foreign currency	2.5%
1/11	Balance inquiry/ inability to withdraw due to insufficient balance (through ATMs of a bank/ other banks) (locally/ Gulf/ internationally) - (ATM cards) - (of all kinds) - And its equivalent in foreign currency	KD 0.050 local KD 0.275 Gulf KD 0.100 files Int'l
1/12	Settlement fees on purchases for the customer outside Kuwait (credit and prepaid cards - all types) on all currencies (Kuwaiti dinars and foreign currencies)	2.5%
1/13	Settlement fees on purchases/ cash withdrawals for the customer outside Kuwait (debit card - all kinds) on all currencies (Kuwaiti dinar and foreign currencies)	2.5%
1/14	Claims fees, audits of purchases and cash withdrawals (debit card - credit cards - prepaid) of all kinds	KD 5
1/15	Amending the credit limit (validity limits) based on the customer's request: A- Temporary credit limit B- Permanent credit limit (according to a credit study)	KD 10
1/16	Authorization/ confirmation of a purchase made via bank cards (by telex)	KD 3
1/17	Fees for reporting loss/ waste/ theft (Visa/ MasterCard) - (of all kinds)	KD 5
1/18	Commission for sending the card (automated exchange - credit cards - prepaid) of all kinds to the customer by express mail abroad	KD 15
1/19	Re-issue/replace Visa/ Master credit cards for non-receipt/ lost/ stolen	KD 15
1/20	Re-issue/replace (debit card) (all types) of a damaged card - And its equivalent in foreign currency	KD 5
1/21	Re-issue/replace (prepaid) (all types) of a damaged card	KD 5
1/22	Suspension of the card by the bank for misuse (credit cards) of all kinds	KD 5
1/23	Re-issuance/Replacement of damaged ATM card for SiDi labor accounts	KD 1
1/24	Extracting a photocopy/ copy/ original notice/ operational document/ E&T (hotels/ airlines... etc) done through (credit cards) of all types	KD 10
1/25	Issuance/renewal of the debit card (all types) - And its equivalent in foreign currency	KD 5
1/26	Issuance/re-issue of a new password/replacement of lost (debit card - credit cards - prepaid) of all kinds - And its equivalent in foreign currency	KD 5
1/27	Foreign Currency Withdrawal Fees	The transfer purchase rate is applied, and then sold in cash, in addition to settlement fees
1/28	Renewal of the ATM card for SiDi labor accounts	KD 1
1/29	Issuing a prepaid card substitute/ stolen (all types)	KD 5
1/30	Commission for transferring the balance of a prepaid card (all types) to the customer's account	KD 1
1/31	Reprinting an account statement (credit and prepaid cards) of all kinds - (for one year/ per page)	KD 1
1/32	Subscription or renewal of World Elite MasterCard, both in installments and non installments - annually (Primary & Additional)	KD 240
1/33	Issuing/ Renewal fee of prepaid card for E-Sports enthusiasts	KD 10
1/34	Subscription or renewal of Visa Infinite Privilege, both in installments and non installments - annually (Primary & Additional)	KD 300
1/35	Subscription or renewal of Visa Infinite, both in installments and non installments - annually (Primary & Additional)	KD 240
<b>2. Subscription in services / bill payment</b>		
2/1	Payment of customs bills via direct debit from the account	KD 2
2/2	Customs bills payment in cash	KD 3
<b>3- Bank drafts</b>		
3/1	Issuance/ amendment of a bank transfer "Demand Draft"	KD 2
3/2	Stopping the payment of a bank transfer "Demand Draft" or transfer – in the branch / call center	KD 8
3/3	Cancellation of a bank transfer "Demand Draft" or transfer based on the customer's request - in the branch / call center	KD 8
3/4	Issuing a bank transfer "Demand Draft" substitute	KD 5
3/5	Local transfer (in Kuwaiti dinars) - in the branch	KD 4
3/6	Local transfer (in foreign currency) - in the branch	KD 10 Plus, correspondent bank fees (if applicable).
3/7	Transfer abroad (in foreign currency) - in the branch	KD 10 Plus, correspondent bank fees (if applicable). *Maximum KD 5 for transfer through Gulf payment system (Afaq)
3/8	Cheques sent for collection (PUR or OBC) local or foreign banks (cheques drawn on other banks and sent for collection)	KD 5
3/9	Inquiries about incoming transfers from correspondent banks	KD 8
3/10	Confirmation of issued bank cheques	KD 7
3/11	Issuance/ amendment/ stopping a certified cheque/ payment order	KD 5
3/12	Amendment to local SWIFT data (customer error)	KD 3
3/13	Amendment to SWIFT International data (customer error)	KD 8
3/14	Western Union and MasterSend transfer transaction fees	From KD 1 to KD 8, according to service provider commission
<b>4- Standing Orders</b>		
4/1	Creating a standing order - internal	KD 5
4/2	Creating a standing order - for local banks	KD 8 In addition to KD 3 Swift fees for each deduction
4/3	External financial transfer to international banks - based on a permanent order	KD 10 In addition to KD 8 Swift fee for each deduction
4/4	Permanent payment order to the Ministry of Electricity and Water - in addition to the approved fee for each withholding	KD 5
4/5	Create permanent orders for financing companies and establishments - in addition to the approved fee for each deduction	KD 10 In addition to KD 2 for each deduction
4/6	Amending/ stopping /canceling a standing order – locally – in the branch	KD 8
4/7	Amending/ stopping /canceling a standing order – externally- in the branch	KD 8
4/8	Amending/ stopping /canceling a standing order - internal	KD 5

As of 21/05/2026

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4/9	Create/transfer a standing order for public benefit associations and charities locally- in the branch	KD 3 for creation In addition to KD 3. Monthly local transfer fees
<b>5- Cheques</b>		
5/1	Issuing a regular or online cheque book (25) - (small)	KD 5
5/2	Issuing a regular or online cheque book (25) - (large)	KD 5
5/3	Issuing a regular or online cheque book (50) - (small)	KD 7
5/4	Issuing a regular or online cheque book (50) - (large)	KD 7
5/5	Issuance of an urgent cheque book - in addition to the prescribed issuance fees for the book	KD 2
5/6	Bounced cheque for insufficient balance	KD 10
5/7	A bounced cheque for any other reason	KD 5
5/8	Stopping the cashing of a cheque (local)	KD 5
5/9	Fees for cashing the cheque, amounting to 10000 Kuwaiti dinars or more, with exemption for elderly customers (60 years and over) and special needs	KD 2.5
5/10	Stopping a cheque book	KD 5
<b>6- Safety Deposit Box</b>		
6/1	Securing the key for the safety deposit box	KD 50
6/2	Issuance of a lost/ damaged/ extra safety deposit box key	KD 25
6/3	Rent of a safety deposit box 46cm x 31cm x 15cm for a year	KD 30
6/4	Rent of a safety deposit box 46cm x 31cm x 20cm for a year	KD 40
6/5	Rent of a safety deposit box 46cm x 31cm x 30cm for a year	KD 50
6/6	Rent of a safety deposit box 46cm x 31cm x 45cm for a year	KD 60
<b>7- Other Fees and Commissions</b>		
7/1	Withdrawing cash from inside the branch (less than the amount of 2000 KD) Note: The elderly, the disabled, the blind, and the illiterate, and the Eidiya are excluded	KD 2
7/2	Amending the name of the customer according to a court ruling/ official bodies	KD 5
7/3	Amending/ adding/ canceling the customer's signature	KD 5
7/4	Cancellation of a bank power of attorney on the client's account based on the client's request	KD 5
7/5	Endorsement of the customer's signature based on his request for use outside the bank	KD 5
7/6	Transfer from one account to another within the bank's accounts	The purchase and sale rate between the Kuwaiti Dinar is applied and between exchange cross rate and between foreign currency accounts
7/7	Deposit/ withdraw cash in foreign currency from the same foreign currency account (transfer)	In case of deposit, the cash purchase price will be applied. The output is in Kuwaiti dinars, and the selling price is applied to it. Transfer in the account and in case of withdrawal from the calculation applies the conversion purchase price and output in Kuwaiti dinars, the cash sale price applies
7/8	Transfer of salaries (for salaries that are registered and deducted from the employer and not from the customer)	KD 1
7/9	The commission for not updating the civil ID	KD 1
7/10	Issuance of a bank power of attorney on the account at the request of the customer	KD 5
7/11	Commission for activating a frozen/stagnant account	KD 5
7/12	Transfer commission between the customer's accounts (the same customer or to another customer) at Warba Bank from within the branch only	KD 0.5
7/13	Buying / selling of gold fee	KD 0.500 per gram
7/14	Precious metals delivery fees	KD 6
7/15	Annual administrative fee for precious metal trading account	KD 10
7/16	Buying/selling of silver fee	KD 0.050 per gram
<b>8 - Fees for the electronic share trading service</b>		
<b>9 - Electronic services for individuals</b>		
9/1	Local/international transfer (in foreign currency) SWIFT through digital channels	for free, in addition to correspondent bank fees (if any)
9/2	International transfer (in Gulf countries currencies) using the Gulf Payments System (Afaq) - through digital channels	KD 5
<b>10 - Account coverage (reconciliation between client accounts)</b>		
<b>11 - Mortgage</b>		
<b>12. Finance Services</b>		
12/1	Fees for changing the payment method/ standing payment orders/ changing the account number (within the bank/ an account in another bank)	KD 5
12/2	Vehicle ownership transfer fee	KD 10
12/3	Fees for adding, canceling or changing (type of guarantee)	KD 10
12/4	Debt transfer service fee	KD 20
12/5	Fees for postponing installments	KD 10
12/6	Cancellation of a sales transaction after issuing an order/ purchase request/ signing a contract	KD 10
12/7	Lifting the seal on the vehicle while the installments	KD 10
12/8	The family fund statement fee	KD 5
<b>13. Request copies of documents, certificates, or the like</b>		
13/1	Request a microfilm copy - copy of bank notes - (inside - outside) Kuwait - (duration)	KD 5
13/2	A certificate of all kinds to whom it may concern	KD 5
13/3	Replacement of a lost/ damaged investment deposit certificate	Free
13/4	Account statement (up to one year) (one page)	KD 1
	Account statement (from 1 to 5 years) (one page)	KD 5
	Account statement (from 10-5 years) (one page)	KD 10
	Account statement (more than 10 years) (one page)	KD 20
<b>14. Letters of Guarantee (covered)</b>		
14/1	Any letters of guarantee (covered)	Issuance to be 1/8% quarterly or for each part and with a minimum amount of KD 30 Renewal or modification to be 1/8% on a quarterly basis or for each part, with a minimum amount of KD 30
14/2	Substitute (issuance or modification) of the letter of guarantee	KD 5