

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 (+10% VAT on Amount)	Not Applicable	Not Applicable	0.125% / BD 25,000 whichever is higher (+10% VAT on Amount)

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 (+10% VAT on Actual Amount)  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	16.5 (+10% VAT on Actual Amount)  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**
Local Bill Discounting (LBD)		Not Applicable	Not Applicable	

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%
- \* Bank Charges where bank is acting as correspondent bank BD 5.500

For additional information call:

800-00-808

24/7

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

## Schedule of Charges 2026

BAH/ SOC/ 01-2026

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)* *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 More than 2 Times/ Year 330 fils/page or Maximum BHD 5.500/-	Upto 2 times/ Year Free More than 2 Times/ Year 330 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				
Interest on overdrawn balance	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)*	5.500	5.500	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 (10%) VAT will be applicable on the penal interest charged). 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)	16.5	16.5	16.5	16.5
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)	15.400	15.400	15.400	15.400

REMITTANCES				
TezRaftaar remittance (PKR only) Eq. USD 100 and above	FREE	FREE	FREE	Not Applicable
TezRaftaar remittance (PKR only) below Eq.USD 200*	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	11	11	11	11

GENERAL LETTERS & CERTIFICATES				
All types of letters/ confirmations/reports and certificates (including loan liability certificates)*	Once in a year - Free More than Once a year - 11	Once in a year - Free More than Once a year - 11	Once in a year - Free More than Once a year - 11	Once in a year - Free 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 - 5.5	Within 6 months of facility close - free otherwise BD - 5.5	Within 6 months of facility close - free otherwise BD - 5.5	Within 6 months of facility close - free otherwise BD - 5.5
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LOAN				
Pre-payment settlement fees (whatever is less)	1% or BD 100 (+10% VAT)	1% or BD 100 (+10% VAT)	1% or BD 100 (+10% VAT)	Not Applicable

Instalment deferment charges (per deferment) on customer request*.	11	11	11	Not Applicable
Late payment fee per loan (Monthly)	22	22	22	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)** *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