

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)	Not Applicable	Not Applicable	16.5 (+10% VAT on Actual Amount)

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**
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For additional information call:

800-00-808
24/7

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

MISCELLANEOUS

Tracer / Investigation on behalf of customer (All trade related transactions)*	16.5	Not Applicable	Not Applicable	16.5
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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 pensioners	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 change from time to time.
- * Charges inclusive of VAT @ 10%
- * Bank Charges where bank is acting as correspondent bank BD 5.500

CHARGE DESCRIPTION	INDIVIDUAL/ COMPANY COMPANY	MUKAMMAL ACCOUNTS			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/-	MINIMUM DEPOSIT AMOUNT					Foreign Telegraphic Transfers (Swift/Telex) Within GCC*	5.5 5.5 5.5 5.5	Foreign Telegraphic Transfers (Swift/Telex) International*	5.5 Plus correspondent Bank Charges (if any)	Instalment deferment charges (per deferment) on customer request*.	11 11 11 Not Applicable																
	CURRENT & SAVING ACCOUNT	MUKAMMAL (INDIVIDUAL)	MUKAMMAL PLUS (INDIVIDUAL)	MUKAMMAL BUSINESS PLUS (ENTITY OR COMPANY)				Nil	NIL	Nil	Nil	Not Applicable																						
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	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	Cheques / FDD drawn outside Bahrain (Only for GBP, EUR, AED)	16.5	16.5	16.5	16.5	Issuance of Demand Draft*	3.3	3.3	Nil	Nil	0.125%	Not Applicable	0.125%												
If Current Account (average) balance falls below BD 150 (charges per month) weighted average*	5.500	Nil	Nil	Nil	Interest on overdrawn balance	15% per annum	15% per annum	15% per annum	15% per annum	Handling of post dated cheques for non-borrowing customers (per cheque)*	2.200	2.200	2.200	2.200	Issuance of Pay Order / Manager cheques*	3.3	3.3	Nil	Nil	0.125%	Not Applicable	0.125%												
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	Interest Rate on Monthly Average Balance of BD. 5,000 or above.	Not Applicable	Not Applicable	Not Applicable	0.50% per annum	Withdrawal of post dated (after deposit) before presentation / maturity date for non borrowing customers (per cheque)*	1.100	1.100	1.100	1.100	Cancellation of Demand Draft or Pay Order	Nil	Nil	Nil	Nil	0.125%	Not Applicable	0.125%												
Account held in foreign currency	Nil	Nil	Nil	Nil	DEBIT CARD / ATM CARD					Returned Customer Cheque (per cheque)	15.400	15.400	15.400	15.400	STANDING INSTRUCTIONS / MANDATE					TRADE SERVICES														
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	Registration*	3.300	3.300	3.300	3.300	Processing Charges*	3.300	3.300	3.300	3.300	LETTER OF CREDIT (L/C)														
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	Transactions at other bank ATM (Bahrain Benefit switch)	Nil	Nil	Nil	Not Applicable	Amendment of standing instruction*	2.200	2.200	2.200	2.200	TezRaftaar remittance (PKR only) Eq. USD 100 and above	FREE	FREE	FREE	Not Applicable	LC Amendment - other than amount and tenor *	22	Not Applicable	Not Applicable											
Cheque Book Issuance - (for 50 leaves)*	5.500	5.500	5.500	5.500	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	Penalty for rejected transaction due to insufficient funds	11	11	11	11	Discrepancy rectification*	44	Not Applicable	Not Applicable	Not Applicable	LC Advised through Courier*	38.5	Not Applicable	Not Applicable											
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	Accidental insurance cover*	Not Applicable	2,500	5000 applicable on maintaining monthly average balance of BD 1,000 or above	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)	Once in a year - Free More than Once a year -	Once in a year - Free More than Once a year -	Once in a year - Free More than Once a year -	Once in a year - Free More than Once a year -	Loan Liability Certificates for Orphans, Widows, Pensioners.	Nil	Nil	Nil	Not Applicable	LC / LG Amendment SWIFT charges*	22	Not Applicable	Not Applicable						
Loose cheque issued (despite of withdrawal amount) for customer's checking account*	2.200	2.200	2.200	2.200	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	Under Formation Account (Capital Letter)*	11	11	11	11	Swift Message (tracer and follow-up)*	5.5	5.5	5.5	5.5	Release Letter	As per offer letter	Not Applicable	Not Applicable	Not Applicable										
Stop Payment - Cheques (per cheque)*	5.500	5.500	5.500	5.500	EBPP (Fawateer) Payments	Nil	Nil	Nil	Nil	Loan Liabilities Certificates for Orphans, Widows, Pensioners.	Nil	Nil	Nil	Not Applicable	Swift charges LG and LC Text*	27.5	Not Applicable	Not Applicable	Not Applicable	Export L/C Advising	UBL Customers*	27.5	Not Applicable	Not Applicable										
Copies of old Cheques/ transaction documents (per item)*	5.500	5.500	5.500	5.500	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.	0.0055 per transaction	0.0055 per transaction	0.0055 per transaction	0.0055 per transaction	Salary transfer through EFTS*	0.110 per transaction	0.110 per transaction	0.110 per transaction	0.110 per transaction	Non-UBL Customers*	44	Not Applicable	Not Applicable	Not Applicable	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	Non-UBL Customers*	44	Not Applicable	Not Applicable	Not Applicable			
Account Closing	Nil	Nil	Nil	Nil	DNB (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	L/C advice through other banks*	44	Not Applicable	Not Applicable	Not Applicable	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	Non-UBL Customers*	44	Not Applicable	Not Applicable	Not Applicable				