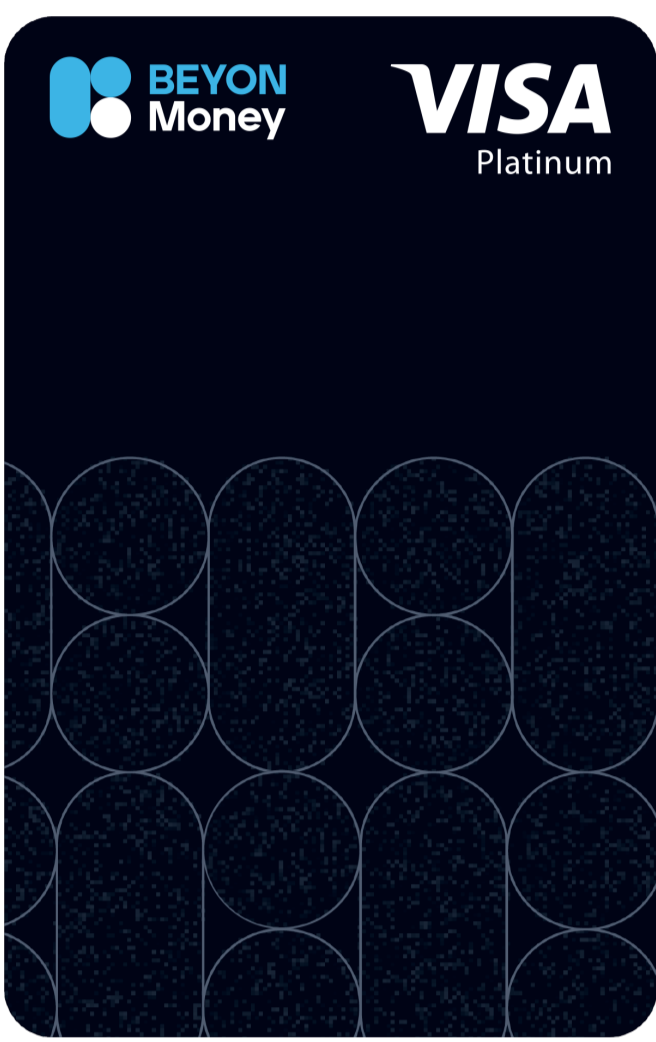
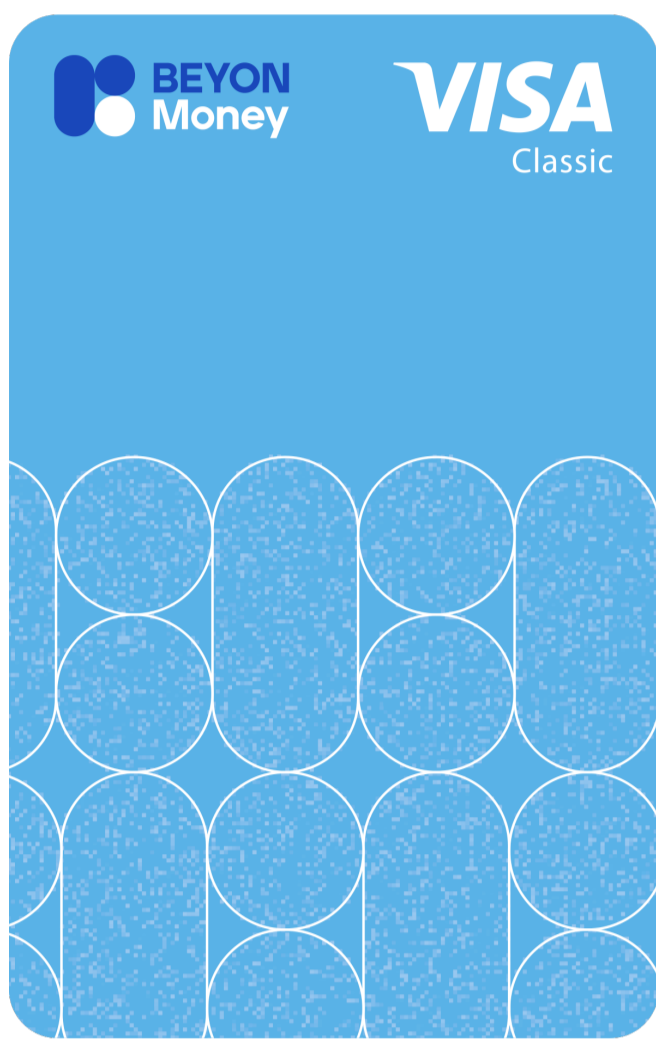


Schedule of fees and charges

Fees in BHD inclusive of VAT

Fees equivalent in account currency will be applied in the case of foreign currency accounts.



Registration Charges

	Classic	Platinum
Registration fee	Free	Free
Minimum balance required	Zero	Zero
Annual subscription fee	Zero	BHD 16.5

Card Charges

	Classic	Platinum
Physical card issuance fee	BHD 3.300	Free
Physical card replacement fee	BHD 3.300	BHD 5.500
Dormant card reactivation fee	Free	Free
Physical card issuance fee Saudi National 	BHD 5.500	Free
Physical card replacement fee Saudi National 	BHD 5.500	BHD 5.500
Dormant card reactivation fee Saudi National 	Free	Free
ATM cash withdrawal fee (Inside Bahrain)*	1% of the amount (min. of BHD 1.100)	1% of the amount (min. of BHD 1.100)
ATM cash withdrawal fee (GCC & International)*	2% of the amount withdrawn	2% of the amount withdrawn
Purchases in the POS and online fees in currencies different than BHD*	3.5% margin on the exchange rate	3% margin on the exchange rate
Purchases in the POS and online fees in currencies different than BHD* <small>effective from 25th April 2024</small>	4.5% margin on the exchange rate	4% margin on the exchange rate

Wallet size: BHD 2,500

Dough Card (Minors) Charges

Annual subscription fee	BHD 16.500
Physical card issuance and delivery fee	BHD 3.300
Physical card replacement fee	BHD 3.300
Dormant card reactivation fee	Free
ATM cash withdrawal fee (Inside Bahrain)*	1% of the amount (min. of BDH 1.100)
ATM cash withdrawal fee (GCC & International)*	2% of the amount withdrawn
Purchases in the POS and online fees in currencies different than BHD*	3.5% margin on the exchange rate
Purchases in the POS and online fees in currencies different than BHD* <small>effective from 25th April 2024</small>	4.5% margin on the exchange rate
Wallet size: BHD 400	

Cashback Charges

	Classic and Dough Card	Platinum
Processing fee for cashback rewards*	0.1% (government and non- government transactions)	0.15% (non-government transactions)
		0.1% (government transactions)

Statement Charges

Card Statement Charges	All Cards (Classic, Platinum and Dough cards)
	BHD 0.990

Top Up Charges

Bahraini Debit Card	All Cards (Classic, Platinum and Dough cards)
Other Cards (Credit Card / Non-Bahraini Debit Card)*	BHD 0.110
Apple Pay*	2.25% of the top-up amount
	2.25% of the top-up amount

International Transfer Limits	Limit
Daily limit	BHD 2,000
Monthly limit	BHD 5,000

International Transfer Charges
[View here to learn more](#)

Flexi Invest Charges	Limit
Top Up using Beyon Money card	Free
Withdrawal to Beyon Money card	Free
Withdrawal to local IBAN	BHD 0.110

Flexi Invest balance limit: N/A