

# FEES AND CHARGES

## JANUARY 2023



**PRICING STRUCTURE FOR  
CORPORATE CLIENTS - BAHRAIN**



**BNP PARIBAS**

The bank  
for a changing  
world

# CORPORATE BANKING STANDARD FEES AND CHARGES

## 1. Account Management:

<b>1.a Standard Overdraft Rate</b>	14.5% PA
<b>1.b Account Service Charges</b>	
Monthly Account Management Fee	BHD 225 (BHD 247.500 inclusive of VAT)
Monthly package Fee	BHD 325* (BHD 357.500 inclusive of VAT)
Non resident Account Opening Fee	BHD 500 (BHD 550 inclusive of VAT)
Closure of accounts per request	BHD 500 (BHD 550 inclusive of VAT)
Additional Sub-Account opening / closure Fee	BHD 50 (BHD 55 inclusive of VAT)
Monthly Sub Current Account / Sub Call Account Management fee	BHD 25 (BHD 27.500 inclusive of VAT)
Change of Signatory / Mandates	BHD 50 (BHD 55 inclusive of VAT)
Deposit Breakage Service Fee	BHD 10 + breakage cost
Non-receipt of regulatory documents & other services contractual documents.	BHD 100 (BHD 110 inclusive of VAT)
Credit Facility Processing Fees (for new or renewal of credit facilities)	0.10% of facilities amount with Minimum of BHD:500 (BHD 550 inclusive of VAT)
<b>1.c Bank Certificate Letter</b>	
General Letters and Certificates	BHD 25 (BHD 27.500 inclusive of VAT)
Audit Confirmation / Certificate	BHD 40 (BHD 44 inclusive of VAT)
Digital platform Audit Confirmation / Certificate	BHD 20 (BHD 22 inclusive of VAT)
Certificate for Trade License / Capital certificate	BHD 10 (BHD 11 inclusive of VAT)
<b>1.d Other Applicable Charges</b>	
Archive Retrieval - Per Transaction	BHD 25 (BHD 27.500 inclusive of VAT)
General Handling & Support fee - for all Letter & Fax Instructions	BHD 30 (BHD 33 inclusive of VAT)

## 2. Collections

### 2.a Incoming Transactions - Transfers

Fawateer (Credit to customer account)	Free
FAWRI (Credit to customer account)	Free
FAWRI+ (Credit to customer account)	Free
Foreign currencies (Credit to customer account)	BHD 7 (BHD 7.700 inclusive of VAT)
FAWRI / FAWRI+ / Fawateer (Credit to customer account) - Repair	Free
Foreign currencies (Credit to customer account) - Repair	BHD 15 (BHD 16.500 inclusive of VAT)
Foreign Currency Cash Deposits into Foreign Currency Accounts	1% flat or min BHD 5 per deposit slip (BHD 5.500 inclusive of VAT)

\*Covers: 1) Account maintenance fees+ minimum balance charges | 2) Ten online domestic payments | 3) Five online international payments  
4) One WPS file | 5) Connexis monthly charges / H2H / SWIFTNET plug-in, as applicable



## 2.b Cheque Services

Cheque Collection Local Currency Clearing	Free
Cheque deposit through CIT - Per trip	Case by Case through 3rd party Service Provider
Cheque Collection Foreign Currency - per cheque	BHD 30 (BHD 33 inclusive of VAT)
Foreign Collection Cheque Returned	BHD 30 (BHD 33 inclusive of VAT)
Non BNP Paribas Cheque Returned	BHD 20 (BHD 22 inclusive of VAT)

## 2.c Cash deposits

Cash deposits through Cash in Transit (CIT) provider - Per trip	Case by Case through 3rd party Service Provider
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## 2.d Direct Debit Collections

Direct Debits Set up	BHD 15 (BHD 16.500 inclusive of VAT)
Direct Debits Amendment	BHD 15 (BHD 16.500 inclusive of VAT)
Direct Debits Update	BHD 15 (BHD 16.500 inclusive of VAT)
Direct Debits Cancellation	BHD 15 (BHD 16.500 inclusive of VAT)

## 3. Payments

### 3.a Outgoing Transactions - Bank Draft

Demand Draft Issuance / Cancellation	BHD 10 (BHD 11 inclusive of VAT)
Cashier Order Issuance / Cancellation	BHD 10 (BHD 11 inclusive of VAT)
International Bank Draft* Issuance / Cancellation	BHD 15 (BHD 16.500 inclusive of VAT)

### 3.b Outgoing Transactions - Transfers

FAWRI per transfer	BHD 0.100 (BHD 0.110 inclusive of VAT)
FAWRI+ (up to BHD 100) (Branch Channel) - per transfer	Free
FAWRI+ (above BHD 100 up to BHD 1,000) (Branch Channel) - per transfer	BHD 0.100 (BHD 0.110 inclusive of VAT)
Mass FAWRI - per transfer	BHD 0.100 (BHD 0.110 inclusive of VAT)
Fawateer	Free
Salary Transfer FAWRI	BHD 0.005 (BHD 0.011 inclusive of VAT)
Mass Salary Transfer FAWRI - per transfer	BHD 0.005 (BHD 0.011 inclusive of VAT)
Inter Account Transfer - Within Client	Free
Urgent Payment (Electronic Domestic Transfer in local Currency)	BHD 0.400 (BHD 0.440 inclusive of VAT)
Electronic International Transfer*	BHD 10 (BHD 11 inclusive of VAT)
Electronic Inter Account Transfer - Within Client	Free
Electronic Inter Account Transfer - Within Branch	BHD 0.100 (BHD 0.110 inclusive of VAT)
Standing Order Creation, Amendment & Cancellation - via SOVA (Free via Connexis)	BHD 15 (BHD 16.500 inclusive of VAT)
Standing Order Monthly Fee - via SOVA (Free via Connexis)	BHD 30 (BHD 33 inclusive of VAT)
Penalty for Insufficient funds on Standing Orders	BHD 7.500 (BHD 8.250 inclusive of VAT)
Transfer Repair (Domestic / International)	BHD 12.500 (BHD 13.750 inclusive of VAT)
Enquiries / Investigation of Status / Swift Copies	BHD 15 (BHD 16.500 inclusive of VAT)
Remittance Cancellation or Recall (Domestic / International)	BHD 15 (BHD 16.500 inclusive of VAT)

\*Actual Correspondent Banking charges will be applicable



### 3.c Cheque Services

Standard Cheque Book of 50 leaves	BHD 50 (BHD 55 inclusive of VAT)
Standard Cheque Book of 100 leaves	BHD 75 (BHD 82.500 inclusive of VAT)
Cheque Ledger Fee per cheque	BHD 6.500 (BHD 7.150 inclusive of VAT)
Letter Cheque (minimum 1000 cheques) – per cheque	BHD 8 per letter cheque (BHD 8.800 inclusive of VAT)
Cheque Received from Abroad Drawn on Client's Account in BNP Paribas	BHD 25 (BHD 27.500 inclusive of VAT)
Cheque Signature Verification	BHD 15 (BHD 16.500 inclusive of VAT)
Cheque Certification – Good for payment	BHD 20 + 100% Margin (BHD 22 + 100% Margin)
Stop Payment of Cheque -	BHD 30 (BHD 33 inclusive of VAT)
BNPP Payment Cheque Returned for Insufficient Funds	BHD 14 (BHD 15.400 inclusive of VAT)
BNPP Payment Cheque Returned for Other Reason	BHD 14 (BHD 15.400 inclusive of VAT)

### 3.d Cash Withdrawal

Cash withdrawal through Cash in Transit (CIT) provider - Per trip	Case by Case through 3rd party Service Provider
Foreign Currency Cash Withdrawals from Foreign Currency Accounts	1% flat or min BHD 30 per withdrawal slip (BHD 33 inclusive of VAT)

### 3e Direct Debit Payments

Direct Debit Payments (Set up / Amendment / Cancellation fee)	BHD 15 (BHD 16.500 inclusive of VAT)
Direct Debit Payments (Fee per transaction)	BHD 7.500 (BHD 8.250 inclusive of VAT)

## 4. Channels & Reporting

### 4.a Reporting - Account Statement

Monthly Account Statement (by mail)	Free
Ad-hoc Account Statement/advices up to 3 months - per account	BHD 10 per statement (BHD 11 inclusive of VAT)
Ad-hoc Account Statement/advices Older than 3 months - per account	BHD 15 per statement (BHD 16.500 inclusive of VAT)
SWIFT MT940 / MT942 Outgoing - per account per month	BHD 25 (BHD 27.500 inclusive of VAT)
SWIFT MT900 Debit / MT910 Credit Advices - per account per month	BHD 15 (BHD 16.500 inclusive of VAT)

### 4.b Channel Services - Connexis

Connexis Cash - Implementation Fee	BHD 200 (BHD 220 inclusive of VAT)
Connexis Cash - Monthly Subscription Fee	BHD 55 (BHD 60.500 inclusive of VAT)
Connexis Cash - Additional Training Session Online	BHD 100 (BHD 110 inclusive of VAT)
Connexis Cash - Training Session - Travel	At Cost
Connexis Cash - Training Session - Late Cancellation	Case by Case
Connexis Cash - Servicing fee - Monthly Client Environment Management	BHD 100 (BHD 110 inclusive of VAT)
Connexis Cash - Servicing fee - Security Token - per token	BHD 30 (BHD 33 inclusive of VAT)

\*Actual Correspondent Banking charges will be applicable



Connexis Cash - Servicing fee - Security Token - digital/mobile	BHD 10 (BHD 11 inclusive of VAT)
Connexis Cash - Servicing fee - Update User Token	BHD 5 (BHD 5.500 inclusive of VAT)
Connexis Cash - Servicing fee - Block / Unblock User	BHD 5 (BHD 5.500 inclusive of VAT)
Connexis Cash - Servicing fee - Liquidity Management Module	BHD 20 (BHD 22 inclusive of VAT)

#### 4.c Channel Services - Host-to-Host

E-Link - Implementation Fee	BHD 550 (BHD 605 inclusive of VAT)
E-Link - Servicing fee - Client to Bank Gateway Automation Fee	BHD 2000 (BHD 2,200 inclusive of VAT)
E-Link - Servicing fee - Monthly Subscription Fees	BHD 17.500 (BHD 19.250 inclusive of VAT)

#### 4.d Channel Services - SWIFTNet

SWIFTNet - Implementation fee - FIN	BHD 2,500 (BHD 2,750 inclusive of VAT)
SWIFTNet - Implementation fee - FileAct	BHD 2,500 (BHD 2,750 inclusive of VAT)
SWIFTNet - Implementation fee - FIN and FileAct	BHD 3,500 (BHD 3,850 inclusive of VAT)
SWIFTNet - Client to Bank - FIN - Monthly Maintenance Fee	BHD 5.500 (BHD 6.050 inclusive of VAT)
SWIFTNet - Client to Bank - FileAct - Monthly Maintenance Fee	BHD 5.500 (BHD 6.050 inclusive of VAT)
SWIFTNet - Client to Bank - Option: Debiting Third Party Bank Accounts MT101	BHD 11 (BHD 12.100 inclusive of VAT)
SWIFTNet - Bank to client - MT942 and/or MT 940 Intraday Statement Monthly Maintenance Fee	BHD 18.500 (BHD 20.350 inclusive of VAT)
SWIFTNet - Bank to client - Payment status (BNPP account only) - Monthly Maintenance Fee	BHD 50 (BHD 55 inclusive of VAT)
SWIFTNet - Bank to client - CAMT054 (BNPP account only) Monthly Maintenance Fee	BHD 50 (BHD 55 inclusive of VAT)

## 5. Liquidity Management

#### 5.a International Cash Pooling

Cash Pooling - Implementation fees BNPP Entities	BHD 2,000 (BHD 2,200 inclusive of VAT)
Cash Pooling - Implementation fees 3rd Party Banks	BHD 500 (BHD 550 inclusive of VAT)
Cash Pooling - Hierarchy Maintenance – Annually	BHD 350 (BHD 385 inclusive of VAT)
Cash pooling - Master Account Monthly fee	BHD 200 (BHD 220 inclusive of VAT)
Cash pooling - Master Account With Reverse Sweeping monthly fee	BHD 250 (BHD 300 inclusive of VAT)
Cash pooling - Participating Account - Within BNPP -per account - per month	BHD 100 (BHD 110 inclusive of VAT)
Cash pooling - Participating Account - 3rd party bank -per account - per month	BHD 100 (BHD 110 inclusive of VAT)
Cash pooling - Cash Concentration - Balance alert email - per month	BHD 15 (BHD 16.500 inclusive of VAT)
Cash pooling - Cash Pooling Package	Case by Case
Cash pooling - Non-Structural Amendment	BHD 200 (BHD 220 inclusive of VAT)
Cash pooling - Structural Amendment	BHD 200 (BHD 220 inclusive of VAT)



## 6. Trade Services

### 6.a Import Documentary Credit

Opening	0.125% per month (min 3 months) or min BHD 30 (BHD 33 incl. of VAT)
Amendment	0.125% per month (min 3 months) or min BHD 20 (BHD 21 inclusive of VAT)
Acceptance	0.125% per month or min BHD 25 (BHD 27.500 inclusive of VAT)
Cancellation	BHD 25 (BHD 27.500 inclusive of VAT)
Settlement / Reimbursement Fees	BHD 50 (BHD 55 inclusive of VAT)
Communication per Swift (Opening)	BHD 30 (BHD 33 inclusive of VAT)
Communication per Swift (Amendment)	BHD 10 (BHD 11 inclusive of VAT)

### 6.b Export Documentary Credit

LC Advising	BHD 25 (BHD 27.500 inclusive of VAT)
Amendment Advising	BHD 20 (BHD 22 inclusive of VAT)
Confirmation	Case by Case or min BHD 115 (BHD 126.500 inclusive of VAT)
Negotiation (Document handling commission)	0.25% flat or min BHD 40 (BHD 44 inclusive of VAT)
Discrepancy Fee per document	BHD 20 (BHD 22 inclusive of VAT)
Payment / Acceptance chaser	BHD 10 (BHD 11 inclusive of VAT)

### 6.c Letter of Guarantee

Issuance - Local or Foreign (min period 3 months)	1.5% p.a. or min BHD 30 (BHD 33 inclusive of VAT)
Amendment (min period 3 months)	1.5% p.a. or min BHD 25 (BHD 27.500 inclusive of VAT)
Letter of Indemnity (Delivery Order / Shipping Guarantee)	0.125% flat + BHD 30 (BHD 33 inclusive of VAT)
Issuance	
Amendment	BHD 20 (BHD 22 inclusive of VAT)

### 6.d Documentary Collection (Inward / Outward)

Advising / Settlement / Document Handling	0.25% flat or min BHD 40 (BHD 44 inclusive of VAT)
Dishonoured Inward Bills	Courier Charges + BHD 40 (BHD 44 inclusive of VAT)
Transfer of Bills to another Bank / party	0.125% flat or min BHD 40 (BHD 44 inclusive of VAT)
Avalization Charges	0.25% p.m. or min BHD 30 (BHD 33 inclusive of VAT)
Amendment of collection Instructions	BHD 20 (BHD 22 inclusive of VAT)
Administration Fee on documents held post due date (per month)	BHD 20 (BHD 22 inclusive of VAT)
Payment / Acceptance Chasers	BHD 10 (BHD 11 inclusive of VAT)



## 6.e Funding

Trust Receipt Loan (Documentary Credit / Collections)	Applicable interest rate + BHD 10 (BHD 11 inclusive of VAT)
Trust Receipt Loan (Direct Transfers)	Applicable interest rate + BHD 30 (BHD 33 inclusive of VAT)
Discounting Commission (Documentary Credit)	Applicable interest rate + BHD 40 (BHD 44 inclusive of VAT)
Invoice Discounting	Applicable interest rate + BHD 30 (BHD 33 inclusive of VAT)
Extension of Trust Receipt loan tenor	BHD 20 (BHD 22 inclusive of VAT)

## 6.f Other Services

Trade Transaction Statements - per statement	BHD 5 (BHD 5.500 inclusive of VAT)
Archive Retrieval - From 0 -6 months - per transaction	BHD 5 (BHD 5.500 inclusive of VAT)
Archive Retrieval - above 6 months - per transaction	BHD 1 (BHD 1.100 inclusive of VAT)
Document Authentication - per document	BHD 1 (BHD 1.100 inclusive of VAT)
Agency Commission - per cheque	BHD 5 (BHD 5.500 inclusive of VAT)
Postage (wherever applicable)	BHD 3 (BHD 3.300 inclusive of VAT)
Local COURIER Service (wherever applicable)	BHD 10 (BHD 11 inclusive of VAT)
International COURIER Service (wherever applicable)	BHD 25 (BHD 27.500 inclusive of VAT)
Communication per Swift (wherever applicable)	BHD 10 (BHD 11 inclusive of VAT)





# MEA BRANCH NETWORK

## Bahrain

### Bahrain Financial Harbour (BFH)

4th Floor - Financial Center  
West Tower, P.O. Box 5253  
King Faisal Highway, Manama  
Kingdom of Bahrain  
Tel: +973 1786 6666  
Fax: +973 1786 6601  
Customer Service: +973 1786 6626  
Office hours: Sun-Thu - 7:30 am-2:00 pm

## Qatar

### Aljardan Office Tower

6th Floor, 61 Al Funduq Street  
Diplomat District, West Bay  
P.O. Box 2636, Doha  
Qatar  
Tel: +974 4453 7115  
Fax: +974 4453 7453  
Customer Service: +974 4453 7163  
Office hours: Sun-Thu 7:30 am - 4:00 pm

## United Arab Emirates

### Abu Dhabi

Etihad Tower-3, Level 12  
Unit 1201 & 1206,  
P.O. Box 2742, Abu Dhabi  
United Arab Emirates  
Tel: +971 2693 8888  
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Customer Service: +971 2693 8601  
Office hours: Sat-Thu - 8:00 am-1:00 pm

## Saudi Arabia

### Al Faisaliah Tower

26th Floor, P.O. Box 56300  
Riyadh 11554  
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Tel: +966 1 273 9100  
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Office hours: Sun-Thu - 8:30 am-5:30 pm

## Kuwait

### Dar Al Awadi Complex - 25th Floor

Ahmad Al Jaber Street - Sharq  
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## Dubai

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TO CONNECT WITH US



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