

List of Fees and Commissions



Existing products / service	Prescribed Fees	Notes	Existing products / service	Prescribed Fees	Notes
1 Cards			2/21 Commission on transferring incoming amount as per the amount for CBK customers / non-CBK customers	KD 5.000	Fees will be collected as per type of transaction
1/1 Credit/ Prepaid/ ATM Cards Issuance Commission as per card/category			2/22 Foreign transfer received by telex to be credited to customer's account with the Bank/with another bank paid in KD or USD in cash, paid in FC in cash		Fees will be collected as per type of transaction + 1% for the same currency
- Classic card	KD 30.000	First year	- Paid in USD in cash – paid in FC in cash		
- Gold card	KD 50.000	First year	- Credit to customer's account with Commercial Bank of Kuwait	KD 5.000	
- Titanium card	KD 50.000	First year	- Credit to customer's account with another bank	KD 2.000	
- Platinum card	KD 100.000	First year		KD 5.000	Fees will be collected as per type of transaction
- Signature card	KD 100.000	First year		KD 2.000 upto KD 10.000	Fees will be collected based on the selected country
- Infinite card	KD 100.000	First year			
- World card	KD 100.000	First year			
- Student card	KD 15.000	First year			
- StarNet card	KD 10.000	First year			
- Prepaid card	KD 10.000	First year			
- Multi-currency prepaid card	KD 10.000	First Year – or the foreign currency equivalent			
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10.000	First Year – or the YUAN Chinese equivalent			
- KD & USD Prepaid Virtual Cards	KD 10.000	First Year – or USD equivalent			
- KD Charge card	KD 20.000	First year			
- USD Charge card	USD 70.000	First year			
- Control Account card	KD 10.000	First year			
- StarLink card	KD 5.000	First year			
Supplementary Credit/Prepaid Cards Issuance Commission as per card/category			2/23 International fast money transfer (Al-Tijari Send)		
- Classic card	KD 30.000	First year	3 Standing Payment Orders		
- Gold card	KD 50.000	First year	- Standing instructions	KD 5.000	Per annum
- Titanium card	KD 50.000	First year	- Bill payment	KD 5.000	Per annum
- Platinum card	KD 70.000	First year			
- Signature card	KD 80.000	First year			
- Infinite card	KD 100.000	First year			
- World card	KD 100.000	First year			
- StarNet card	KD 15.000	First year			
- Prepaid card	KD 10.000	First year			
- Multi-currency prepaid card	KD 10.000	First Year – or the foreign currency equivalent			
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10.000	First Year – or the YUAN Chinese equivalent			
- KD & USD Prepaid Virtual Cards	KD 10.000	First Year – or USD equivalent			
- KD Charge card	KD 20.000	First year			
- USD Charge card	USD 70.000	First year			
- Control Account card	KD 10.000	First year			
- StarLink card	KD 5.000	First year			
1/2 Credit/ Prepaid/ ATM Cards Renewal Commission as per card/category			3/2 Monthly commission on standing order within the Bank/local banks / local companies		
- Classic card	KD 30.000	Per annum	Standing orders	As per type of transaction	
- Gold card	KD 50.000	Per annum	- Each transaction	KD 1.000	
- Titanium card	KD 50.000	Per annum	- Bill payment	KD 1.000	
- Platinum card	KD 70.000	Per annum	- Financial institutions	KD 2.000	
- Signature card	KD 80.000	Per annum			
- Infinite card	KD 100.000	Per annum			
- World card	KD 100.000	Per annum			
- StarNet card	KD 15.000	Per annum			
- Prepaid card	KD 10.000	Per annum			
- Multi-currency prepaid card	KD 10.000	Per annum – or the foreign currency equivalent			
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10.000	Per annum – or the YUAN Chinese equivalent			
- KD & USD Prepaid Virtual Cards	KD 10.000	Per annum – or USD equivalent			
- KD Charge card	KD 20.000	Per annum			
- USD Charge card	USD 70.000	Per annum			
- Control Account card	KD 10.000	Per annum			
- StarLink card	KD 5.000	Per annum			
1/3 Supplementary Credit / Prepaid Cards Renewal Commission as per card/category			3/3 Commission for creating standing orders/instructions to cover accounts (swap)		
- Classic card	KD 30.000	Per annum	Creating standing orders/instructions on account	KD 5.000	Per annum
- Gold card	KD 50.000	Per annum			
- Titanium card	KD 50.000	Per annum			
- Platinum card	KD 70.000	Per annum			
- Signature card	KD 80.000	Per annum			
- Infinite card	KD 100.000	Per annum			
- World card	KD 100.000	Per annum			
- StarNet card	KD 15.000	Per annum			
- Prepaid card	KD 10.000	Per annum			
- Multi-currency prepaid card	KD 10.000	Per annum – or the foreign currency equivalent			
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 10.000	Per annum – or the YUAN Chinese equivalent			
- KD & USD Prepaid Virtual Cards	KD 10.000	Per annum – or USD equivalent			
- KD Charge card	KD 20.000	Per annum			
- USD Charge card	USD 70.000	Per annum			
- Control Account card	KD 10.000	Per annum			
- StarLink card	KD 5.000	Per annum			
1/4 Lost /stolen Credit Card or Prepaid Card reporting commission			3/4 Commission on standing instructions request /amendment / change / suspension		
- Reporting lost/stolen credit card	KD 15.000	Card is deactivated internationally	- Request for temporary suspension of standing orders	KD 5.000	For each transaction
1/5 Replacement of lost/damaged/stolen credit / prepaid / ATM Cards issuance commission (as per the type/category of each card)			3/5 Commission on transfer from the customer's account to another account of the same or another customer within the Bank		
- Classic card	KD 20.000		- Each transaction	500 Fils	For each transaction
- Gold card	KD 20.000		- Account coverage transaction	KD 1.000	For each transaction
- Titanium card	KD 20.000		- Balance not available	KD 1.000	
- Platinum card	KD 20.000				
- Signature card	KD 20.000				
- Infinite card	KD 20.000				
- World card	KD 20.000				
- StarNet card	KD 20.000				
- Prepaid card	KD 20.000				
- Multi-currency prepaid card	KD 20.000				
- KD & YUAN Chinese Multi-currency UPI prepaid card	KD 20.000				
- KD & USD Prepaid Virtual Cards	KD 20.000				
- KD Charge card	KD 20.000				
- USD Charge card	KD 20.000				
- StarNet card	KD 20.000				
- Replacement of lost/stolen card	KD 20.000				
- Replacement of damaged card	KD 5.000				
- StarLink card	KD 5.000				
1/10 PIN reissuance commission			3/6 Local or foreign transfers/swift commission		
- Any card	KD 5.000		3/7 Commission on local or foreign transfer with coverage / swift in FC or GCC currencies		
- Phonelink	KD 5.000		3/8 Commission on transfer to charities and non-profit organizations		
1/11 Commission on delivery of credit card by express mail			4 Cheques		
- KD charge card	KD 15.000		4/1 Cheque book issuance commission – Retail, according to category (50 leaves, 25 leaves, 10 leaves)		
- KD withdrawal	5%	Of withdrawn amount	25 leaves	KD 2.000	
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	50 leaves	KD 5.000	
- USD Charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance		KD 7.000	
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance		KD 2.000	
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance		KD 2.000	
- Handling fees for cash advance withdrawal (cash advance fees)	5%	Minimum charge KD 2 on all cash withdrawals processed within the Bank's branches or via its ATMs.		KD 10.000	
1/12 Commission on cash withdrawal through the issuer bank			4/2 Stop payment of cheque commission		
- KD withdrawal	5%	Of withdrawn amount	4/3 Commission for issuing secured payment order / certified cashier cheque / cash payment order		
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Certified cheque	KD 5.000	
- USD Charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	- Issue of cashier cheque	KD 10.000	
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- Handling fees for cash advance withdrawal (cash advance fees)	5%	Minimum charge KD 2 on all cash withdrawals processed within the Bank's branches or via its ATMs.			
1/13 Commission on cash withdrawal / POS purchasing through the other banks (local – international)			4/4 Lost cheque book cancellation commission		
- ATM Withdrawal transaction (locally) by KD charge card	5%	Of withdrawn amount	4/5 Commission for creating standing orders/instructions to cover accounts (swap)		
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance	Creating standing orders/instructions on account	KD 5.000	Per annum
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- ATM Withdrawal (internationally) by KD charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- POS purchasing (internationally)	2.50%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- ATM Withdrawal transaction (locally) by USD charge card	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- KD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- USD withdrawal	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- POS purchasing (locally)	2.50%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- ATM withdrawal transaction (internationally)	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- Commission on ATM withdrawal transaction (internationally) by credit cards	5%	Commission on the withdrawn amount plus 2.5% commission on foreign exchange variance			
- Fees on cash withdrawal by prepaid Mastercard	500 Fils				
- Fees on cash withdrawal by multi-currency prepaid card	500 Fils				
- Fees on cash withdrawal by multi-currency prepaid card UPI in KD&Yuan Chinese	KD 1.000				
- Fees on foreign exchange when using KD denominated card abroad or using the card in a currency other than the currency of the country of residence	2.50%	Or the foreign currency equivalent In case using the card other CBK ATM machine Or the YUAN Chinese equivalent			
- Fees on foreign exchange when using KD denominated card abroad or using the card in a currency other than the currency of the country of residence for UPI prepaid card	2.50%				
- Cash withdrawal (K-Net) in GCC countries	KD 1.000				
- Cash withdrawal (Electron Card)	3%				
1/14 Commission on debit amount / unpaid amount			4/6 Commission for lost / damaged / broken safe deposit box key		
- Discount rate + 2.5% per annum		Minimum charge KD 2 Plus monthly service charges by 0.5%	5/4 Deposit for secondary key of safe deposit box		
- 1% per month		Charged on the due amounts with KD 2 as a minimum	6 Commission for Other Services		
1/15 Default fees			6/1 Commission on cash withdrawal of KD 800 or less by ATM cardholders over the counter in the branch. No commission is charged if the ATM is not working and the service is free for elderly, handicapped, blind and illiterate customers.		
1/17 Commission for changing card credit limit (decrease or increase) upon customer's request			- Salary account	KD 1.000	For each withdrawal transaction
- KD withdrawal	KD 5.000		- All saving accounts	KD 1.000	For each withdrawal transaction
1/18 Commission on fast transfer service of funds from credit cards			- Labor accounts	KD 1.000	For each withdrawal transaction
- Issuance fees	KD 2.500		- Commercial Star accounts	KD 1.000	For each withdrawal transaction
1/21 Commission for issuing replacement of lost PIN for ATM Card			- Privilege account	KD 1.000	For each withdrawal transaction
- ATM withdrawal	KD 5.000		- Current / call or demand accounts	KD 1.000	For each withdrawal transaction
- Phonelink	KD 5.000				
1/24 Starlink Plus Service set up fees			6/5 Commission on signature validation / signature validation certificate		
- International Transactions	150 Fils		- Withdrawal and depositing of currency notes	1%	
1/25 Commission on cash withdrawal handling fees for the Starlink Plus ATM Service			- Against account of the same FC	1%	
- Cash amount in the same foreign currency	KD 1.500		- FC in account of the same currency	500 Fils	Minimum charge equivalent to KD 1
1/26 Commission for amending the withdrawal limit for the Starlink Plus ATM Service			6/9 Commission on transfer from account to another account with the Bank (individuals)		
- Cash amount in the same foreign currency	KD 1.500		Power of Attorney for effecting banking transactions (internal proxy)		
1/27 Commission against insufficient balance when attempting to process a cash withdrawal transactions through CBK or other banks' ATMs, or purchases through point of sale machines or online websites.			- Issuance	KD 5.000	
- Local Transactions	50 Fils		- Cancellation	KD 5.000	
- International Transactions	150 Fils		6/11 Commission for sending international parcel / mail		
2 Bank Transfers			- Commission for sending (internationally) parcel	KD 7.000	For each 1/2 Kg
2/1 Commissions of Local Transfers (Swift) from KD Accounts			6/12 Commission for paying customs duties by deduction from customer account / in cash payment / for non-CBK-customers / in FC to local banks		
- Transfer in Kuwaiti Dinar	KD 5.000	(KD 2 commission + KD 3 swift)	- Customs duties (deduction from account)	KD 2.000	For each invoice
- Transfer in Foreign Currency	KD 7.000	(KD 2 commission + KD 5 swift)	- Customs duties (cash payment)	KD 5.000	For each invoice
2/2 Commissions of Local Transfers (Swift) from FC Accounts			6/13 Commission for collecting services invoices from CBK customers and non-CBK customers (electricity, mobile, water bill, MOC invoices via electronic service)		
- Transfer in a currency different than the FC account	KD 4.000	(KD 1 commission + KD 3 swift)	- Collecting mobile invoices	500 Fils	For each invoice
- Against an account in the same foreign currency	KD 4.000	(KD 1 commission + KD 3 swift) plus 1/8%	- MOC / Electricity	500 Fils	For each invoice
2/3 Outward transfers (swift) commission, CBK customers / non-CBK customers			6/14 Commission for cash delivery service to customer	KD 4.000	For minimum amount of KD1,000 and maximum amount of KD50,000
- Against Kuwaiti dinar	KD 8.000	(KD 1 commission + KD 7 swift)	6/15 Commission for Customer Service Change	KD 5.000	Commission collected after one month of the Civil ID Expiry date, if the customer did not update the bank with the new Civil ID information
- Against account of the same foreign currency	KD 8.000	(KD 1 commission + KD 7 swift) + (1/4%)	6/16 Commission for not updating the Civil ID	KD 1.000	For each transaction (After 100 free transaction per month)
- Against Cash in the same foreign currency	KD 8.000	(KD 1 commission + KD 7 swift) + (1/2%)			
- Western Union	KD 8.000	As per the commission prescribed by the provider			
2/4 Commission on cancellation of transfer / swift / mail transfer			6/17 Commission for Insta Pay service	100 Fils	
- Western Union	KD 5.000	As per the commission prescribed by the provider	6/18 Cash withdrawal and/or balance inquiry made through another local bank's ATM		
2/5 Confirmation commission on transfer/swift issuance / cancellation upon customer's request			- Cash withdrawal	100 Fils	Per each cash withdrawal from a local bank ATM
- In Kuwaiti dinar	KD 1.500		- Balance inquiry	50 Fils	Per each balance inquiry from a local bank ATM
- Against account of the same foreign currency	KD 1.500		8 Digital Services for Individuals		
- Cash amount in the same foreign currency	KD 1.500		8/1 Local / Overseas transfer commission through digital channels		
2/9 Commission on cancellation / stoppage of bank transfer against submittal of original transfer			- Local transfer (Swift)	Free	
- Cash amount in the same foreign currency	KD 5.000		- Overseas Transfer (Swift)	Free	Fees may be applied by correspondent banks (if any)
2/10 Stop payment of bank demand draft /swift commission			9 Accounts Commissions		
- Cash amount in the same foreign currency	KD 5.000		9/1 Commission on minimum balance of prizes given accounts		
2/11 Cancellation commission of stop payment of transfer / swift / mail transfer			- All Nagma Account	KD 2.000 per month	
- Cash amount in the same foreign currency	KD 10.000		- Balance which falls below KD 200		
2/12 Commission on coverage of transfer / swift for currency different from that of the country to which money is sent			9/2 Frozen accounts commissions		
- In Kuwaiti dinar	Plus KD 4		- Salary Account	KD 2.000 per month	
- In USD	Plus KD 4		- All Saving Accounts	KD 2.000 per month	
2/14 Inward transfer commission			- Labor Account	KD 2.000 per month	
- Transfer/swift received and transferred to local/international banks in FC/KD	KD 2.000		- Commercial Star Account	KD 2.000 per month	
2/15 Transfer/swift received and transferred to local/international banks in FC/KD			- Privilege Account	KD 2.000 per month	
- In Kuwaiti dinar	KD 5.000		- Current / Call or demand Accounts	KD 2.000 per month	
- Cash amount in the same foreign currency	KD 5.000		9/3 Commission on settlement / closure of frozen / dormant account		
- Coverage	KD 4.000		- Salary Account	KD 5.000	
2/17 Foreign cheques collection and negotiation commission			- All Saving Accounts	KD 5.000	
- In Kuwaiti dinar	KD 5.000		- Labor Account	KD 5.000	
- Cash amount in the same foreign currency	KD 5.000		- Commercial Star Account	KD 5.000	
- Coverage	KD 4.000		- Privilege Account	KD 5.000	
2/18 Commission on cheques collection drawn on overseas banks in FC/KD			- Current / Call or demand Accounts	KD 5.000	
- In Kuwaiti dinar	KD 8.000		9/4 Commission on closure of account before 3 months from opening the same		