

Interest Rates / Fees and Charges - Credit Card

معدلات الفائدة / الرسوم والأتعاب - البطاقة الائتمانية

Credit Card	البطاقة الائتمانية	
Monthly Percentage Rate	1.75 – 2.5% ⁽¹⁾	
Annual Percentage Rate	21% – 30% ⁽¹⁾	
Administration Fees	Free	مجانا
Handling Fees	Free	مجانا
Annual Fees	Free ⁽²⁾	مجانا ⁽²⁾
Supplementary Administration Fees	Free	مجانا
Administration Fees for more than Two Additional (Supplementary) Cards	BD 10 ⁽⁵⁾ per Supplementary Card لكل بطاقة تابعة على حده	
Outstanding Letter (more than once a year)	BD 10 ⁽³⁾⁽⁵⁾	
Liability Letter issued to Supreme Council for Women, Ministries, Social Insurance Organization (SIO) or for Social Housing purpose	Free	مجانا
Life Insurance	Free	مجانا
Unutilized Card Cancellation Fees	BD 15	
Late Payment Fees	BD 15	
Over Limit Fees	BD 15	
Limit Increase Fees	BD 15 ⁽⁵⁾	
Dispute Administration Fee	BD 5 ⁽⁵⁾	
Card Replacement Fees	BD 5 ⁽⁵⁾	
Release Issuance Fees (within 6 months of the card closure)	Free	مجانا
Release Issuance Fees (after 6 months of the card closure)	BD 5 ⁽⁵⁾	
Release Re-issuance Fees (at any time after the card closure)	BD 5 ⁽⁵⁾	
PIN Number Replacement Fees	BD 2 ⁽⁵⁾	
Monthly Statement Re-print	BD 2 ⁽⁵⁾	
Minimum Interest Charged	BD 0.500	
Cash Withdrawal Fees	4% - Minimum Amount BD 3 ⁽⁵⁾	
Minimum Payment	5% - Minimum ⁽⁴⁾	
Fees shall be chargeable on the use of the credit card in foreign currencies	ستحتسب عمولة على استخدام البطاقة الائتمانية بالعملة الأجنبية	
GCC Currencies and US Dollar	2.4% ⁽⁵⁾	
Other Currencies	2.8% ⁽⁵⁾	

(1) Depending on Risk Profile of Customer

(2) IMTIAZ World is subjected to annual fees of BD 100 if the credit limit is less than BD 10,000

(3) The Outstanding Letter is free only if the pensioner is requested to provide the Social Insurance Organization (SIO) with a credit report

(4) In case that the outstanding amount is less than BD 10, the outstanding amount should be paid in full

(5) Fees/Charges are subject to 5% Value Added Tax (VAT)

(1) يعتمد على التصنيف الائتماني للزبون

(2) تخضع بطاقة IMTIAZ World إلى رسوم سنوية بمقدار 100 د.ب. إذا كان الحد الائتماني أقل من د.ب. 10,000

(3) رسالة المديونية تكون مجاناً للمتقاعدين فقط عندما يتم طلبها من قبل الهيئة العامة للتأمين الاجتماعي

(4) في حالة كان المبلغ للمستخدم المتبقي أقل من 10 دينار بحريني، فيجب دفع المبلغ المستحق بالكامل

(5) تخضع الرسوم والأتعاب إلى 5% من قيمة الضريبة المضافة