

SCHEDULE OF CHARGES 2025



JS BANK LIMITED
WHOLESALE BRANCH
KINGDOM OF BAHRAIN

Licensed as Conventional Wholesale Bank
(Branch) by CBB

Note- Please note that being licensed as a Wholesale bank, we do not provide retail services like cheque books, drafts, ATM & credit cards as well as online banking services to our clients.

IMPORTS		
Letter of Credit - Issuance		
i	Letters of Credit Opening Commission	First Quarter or part hereof 0.4% Each Subsequent Quarter 0.30% Minimum USD 100/-
ii	Amendment under Letter of Credit	USD 50/- per transaction (Flat) OR Commission under items (i) above (if amendment involves increase in amount or extension in period of Expiry of LC - Minimum
iii	Revalidation Commission of Expired LC	As applicable for opening of LC as per above (i)
Import Bills Under Sight LC - Payment Against Documents		
iv	Import Service charges at the time of retirement of Import Bills.	0.15% flat - Minimum USD 50/-
va	Markup of PAD Bills under Import L/C sight	a) 10% p.a. if the bill is retired within 15 days from the date of lodgment. b) 15% p.a. if the bill is retired after 15 days from the date of lodgment.
Import Bills Under Usance LC - Acceptance		
vi	Import Service charges at the time of retirement of Import Bills.	0.15% flat - Minimum USD 50/-
vii	Acceptance Commission on usance L/C (local & foreign)	0.10% per month acceptance commission on bill amount if payment date falls after L/C expiry. Minimum USD 100/-
viii	Markup of Bills under Import usance L/C if not retired on due date	@ 10% p.a.
Contract Registration		
a)	Registration of contract for import on CAD/DP & DA basis	0.30% (flat) - Minimum USD 100/-
viii b)	Amendment under import contract	US\$. 50/-per amendment (flat) for an amendment other than increase in amount. Commission rates specified under item (a) above, if amendment involves increase in amount - Minimum USD 100/-
Other Charges On Import Transactions		
ix	Service charges on Advance Payment transaction	0.10% flat - Minimum USD 50/-
x	Service charges on Open Account transaction	0.10% flat - Minimum USD 50/-
xi	Airway bill endorsement / Shipping Guarantee issued to shipping company in lieu of Bill of Lading	USD 100/- per item (flat)
xii	Penal Markup where FATR becomes overdue	Approved rate plus 4% - Minimum 10% (to be applied from the date when the bill becomes overdue)
xiii	LC Cancellation Charges	USD 100/- plus swift charges
xiv	Import Bills Returned Unpaid	USD 50/- (flat) plus courier charges

EXPORTS		
ia	Advising of L/C	USD 50/- for JS Bank customer + courier charges or swift charges USD 100/- for other customer + courier charges or swift charges
ib	Advising of L/C amendment	USD 25/- for JS Bank customer + courier charges or swift charges USD 50/- for other customer + courier charges or swift charges
ii	Confirmation	Subject to arrangement with banks and as decided by our International Division
iii	Transfer of export L/C	USD 50/- (flat) + courier charges or swift charges
iv	If the documents are sent to other banks under restricted L/C	USD 50/- (flat) + courier charges
v	Service Charges on Realization of Export Proceeds Collection / LC & Documents released on Free of Payment basis	0.13% - Minimum USD 50/-
vi	Service charges on Advance Payment transaction	0.10% flat - Minimum USD 50/-
vii	Service charges on Open Account transaction	0.10% flat - Minimum USD 50/-
viii	Export Reimbursement Claim Swift Charges	USD 25/- + swift charges
ix	Export bill returned unpaid	USD 25/- + Foreign Correspondent Charges (if any)+ Courier Charges + Service Charges (as per item v)
x	Penal Markup when negotiated/discounted export bill becomes overdue	Approved rate plus 4% - Minimum 10% (to be applied from the date when the bill becomes overdue)
STANDBY LETTER OF CREDIT (STANDBY LC)		
i	SBLC issuance	Upto 1.00% Flat Minimum USD 100/-
		Amendment other than increase. USD 50/-
ii	Amendment of SBLC	If amendment contains increase in amount or extension in period than commission rate specified under item (i) will be applicable Minimum USD. 100/-
iii	Legal cost of vetting of SBLC text	At Actual
GUARANTEES		
i	Guarantee issuance	Upto 0.40% per quarter or part thereof Minimum USD 100/-
		Amendment other than increase. USD 50/-
ii	Amendment of Guarantee	If amendment contains increase in amount or extension in period than commission rate specified under item (i) will be applicable Minimum USD. 100/-
iii	Legal cost of vetting of guarantee text	At Actual
REMITTANCES		
i	Outward Remittances	USD 50/- flat + Swift Charges
ii	Clean Collection (Inward & Outward)	USD 50/- flat + Swift Charges (if any)

SWIFT CHARGES	
i. Full Message (L/C, SBLC & Guarantee)	USD 50/-
ii. Amendment Message (L/C, SBLC & Guarantee)	USD 25/-
iii. All other Swift Messages	USD 25/-

COURIER CHARGES	
i. Local (within Bahrain)	USD 50/-
ii. Foreign	USD 75/- (or actual whichever is higher)

GENERAL BANKING	
i. Standing instruction Charges	USD 20/- per instruction
ii. A/C closing charges	USD 50/- (each account)

MISCELLANEOUS CHARGES	
i. Certificate Issuance	USD 25/-
ii. Balance Confirmation Certificate	USD 25/-
iii. Bill of Lading Surrender	USD 100/-
iv. L/C Surrender to other bank	USD 25/-

WEALTH MANAGEMENT		
BONDS (BUYING & SELLING)		
i	Commission (Bonds)	up to 1.0% (min US\$100)
ii	Commission (US T-bills)	0.1% (min US\$ 100)
iii	Custody (Charged Quarterly)	0.25% p.a. (min US\$ 100 per Qtr)
STOCKS (BUYING & SELLING)		
i	Commission*	8 cents per share or min (US\$ 125) or 0.5% per trade - min (US\$ 125)
ii	Custody (Charged Quarterly)	0.25% p.a. - (min US\$ 100 per Qtr)
iii	Coupons and dividends collection	Free
FIXED COUPON NOTES		
i	Commission	1.50% - (min US\$ 100)
ii	Custody	0.25% (min US\$ 100)
Transfer of securities: US\$ 100 per counter and any 3rd party charges		
<small>*Whichever is applicable</small>		

ADVANCES		
i	Credit Facility arrangement fees	As per credit approval
ii	Legal Counsel fee for mortgage of	At Actual
iii	Security agent charges for custody of	At Actual
iv	Property valuation charges	At Actual
v	Legal Counsel fee for processing &	At Actual

Note:

1. All duties/taxes etc. (if applicable) are for customer's account and will be deducted in addition to the charges mentioned in the SOC
2. Out of pocket expenses will be collected for all banking services not otherwise covered by the schedule.
3. Correspondent bank charges will be recovered at actual, in addition to our charges as per schedule.
4. Charges related to any customers (Individual/SME/Commercial/Corporate) may differ as a result of an agreement between the concerned customer of the bank.
5. Bank management reserves the right to adjust or waive any or all charges. However, such adjustments/waivers will only be subject to approval of the respective Business Head/Country Head, Bahrain.
6. Bank Management reserves the right to recover additional charges on those accounts which involves unusual work load.