



Tariffs, made clear.

Everything you need to know about our fees, charges, and limits – all in one place.

By National Bank of Kuwait S.A.K.P.

T: +965 1880011 www.weyaybank.com



List of Fees & Charges:

Product Category	Fees / Charges
Account Related Fees	
Cash Withdrawal and/or Balance Inquiry made through another local Bank's ATM Machines or outside Kuwait (ATM Cards)	Within Kuwait (Other Local Banks' ATMs): <ul style="list-style-type: none">• Cash withdrawal: 100 Fils per transaction• Balance inquiry: 50 Fils per transaction Outside Kuwait: <ul style="list-style-type: none">• Cash withdrawal: 3% of the transaction amount or 1.25 KD (whichever is higher) per transaction• Balance inquiry: 150 Fils per transaction
Other Fees	
Past due fee (applied based on amount category):	0.125% per month, minimum 5 KD
Banking Certificates Issuance	
Clearance / Liabilities Certificates	5 KD
Balance Certificate	5 KD
Any other Certificate issued at customer's request	5 KD
Money Transfers and Demand Drafts	
International Transfer (SWIFT)	11 KD for direct transfers in the same foreign currency, and 4 KD for foreign currency cover (for transfers in different foreign currencies)



Cancellation of Transfer	8 KD
Incoming Transfers	0.001% of transfer amount (Minimum 2 KD, Maximum 5 KD) + 0.25% for cash payment in foreign currency
Inquiries about incoming transfers from the correspondent banks.	5 KD
Inquiries about outgoing transfers to the correspondent banks	5 KD
Incoming transfers received and transferred to local or foreign banks in KD or foreign currency	Telex charges only, or cross rate + telex charges for transfers abroad in another foreign currency
Request to amend payment order (transfer)	5 KD
AFAQ GCC RTGS Transfer	5 KD
Standing Orders	
Establish Standing Order	5 KD for individuals, and 10 KD for Financial and Commercial Sector
Amend / Change / Cancel Standing Order for Financial and Commercial Sector	10 KD
Monthly transfer fees on standing orders (inside bank / local banks / Commercial Sector)	2 KD
Establish sweeping instructions to cover accounts	5 KD
Account-to-account transfer (same or different customer within NBK):	500 Fils
Transfers to charities or non-profit organizations	1 KD



Cards

Platinum Mastercard	100 KD
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Multi-Purpose Credit Cards	10 KD
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Weyay / NBK Multi-Currency Prepaid Card	15 KD
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Reissuance Fees - Lost / Stolen / Damaged (free if printed with defect)

Weyay / NBK Debit Card (ATM)	10 KD
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Platinum Mastercard	10 KD
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Multi-Purpose Credit Card	10 KD
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Weyay / NBK Multi-Currency Prepaid Card	10 KD
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Fees on Cash Withdrawals

Credit Cards	5% of the withdrawn amount
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Multi-Purpose Credit Cards	300 Fils per transaction
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NBK Multi-Currency or Single Currency Cards through non-NBK ATMs inside and outside Kuwait	750 Fils
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NBK Preloaded Prepaid Card

Fee on cash withdrawal through ATMs outside Kuwait	1 KD
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Other Fees

Card delivery by courier	10 KD
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Markup added to foreign exchange rate on prepaid / ATM card transactions in foreign currency	2.75%, applicable when: <ul style="list-style-type: none"> • Card is issued in KD and transaction is made outside Kuwait • Transaction is made in a currency other than the card currency • Single or multi-currency prepaid card is loaded by debiting a KD account
Markup added to cards transactions	2.75%, applicable on transactions made outside Kuwait in KD
Charges on overdue / unpaid amount	2.5% over the discount rate on the revolving amount + 0.5% monthly charge
"Flexi Pay" service	5 KD (for each transaction)
Past due payment fees	1% per month, minimum 4 KD for cards in KD, and 1% per month, minimum 10 US Dollar for Visa Privilege Infinite in US Dollar
Fees on issuing new PIN number for all credit cards / ATM / prepaid cards	5 KD
Credit card temporary overlimit charge	5 KD per month
Change of credit card limit service charge	5 KD
Prepaid card reloading charges (KD)	1.5 KD per reloading transaction
Fee for not receiving requested card (all card types)	15 KD
Fee for reporting lost / stolen card (all card types)	5 KD
Fees on balance inquiry for all types of credit cards / ATM / prepaid cards	<ul style="list-style-type: none"> • Inside Kuwait: 50 Fils • Outside Kuwait: 150 Fils



Fee for declined withdrawal or purchase due to insufficient funds (via non-NBK ATMs / POS / Internet, local or international) for all types of credit cards/ ATMs / prepaid cards

- Inside Kuwait: 50 Fils
- Outside Kuwait: 150 Fils

Call Center Service Charges

Credit card instant payment through Call Center

500 Fils