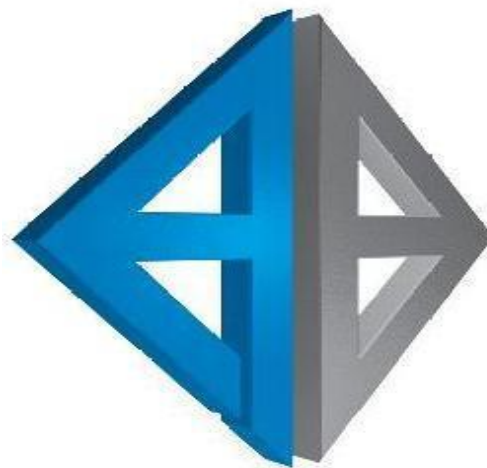


Schedule of Bank Charges

Effective from: November 01, 2025



ASKARI BANK LIMITED

(Wholesale Bank (Branch)- Bahrain)

Suite 102, 10th Floor, Al Bukhuwa Tower, P.O. Box 11720, Diplomatic Area- Manama, Kingdom of Bahrain

Tel: PABX: +973-17530500 Fax: +973-17532400,

SWIFT: ASCMBHBL

AF

TRADE FINANCE**A. IMPORTS****1. LETTERS OF CREDIT (LC)****a. Cash Letter of Credit**

	First Quarter or Part thereof	Each Subsequent Quarter or part Thereof	Minimum
i. LCs upto USD. 0.5 M	0.40%	0.30%	USD 250/-
ii. LCs above USD.0.5 M upto USD 2 M	0.30%	0.20%	USD 250/-
iii. LCs above USD 2 M	0.20%	0.15%	USD 250/-

Note:

- a. For LCs opened against 100% cash margin or lien over Current Account LC commission to be approved by GH CIBG. In case of cash back transactions other than cash margin or Current Account, 0.15% pq
- b. 0.20% 1st Quarter, 0.15% subsequent quarter Min USD 200 Commission to be charged in consideration overall import business commitment exceeding USD 50M routed by SME customer in a year.

b. EOLs / OTTs:

Minimum 0.05% per quarter over and above existing commission to be charged or as per approved Credit Approval.

b. Revalidation Commission

Revalidation commission after expiry of LC, when the same is revalidated, revalidation commission is to be charged same as in case of opening a fresh LC as above.

c. Transfer Commission

When LC is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh LC as above.

d.

(i). LCs under suppliers/ buyers credit & deferred payment LCs for period over one year up to US\$10M or equivalent

(i). 0.45% per quarter or part thereof at the time of opening of LC is to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC till the expiry of LC.. Thereafter commission is to be recovered on quarterly basis on reducing liability till payment of the last and final installment.

(ii). LCs under suppliers/ buyers credit and deferred payment LC for over one year and for amounts in excess of US\$ 10M

(ii). 0.40% per quarter or part thereof for the first quarter and 0.22% for each subsequent quarter to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on quarterly basis on reducing liability till payment of the last and final installment.

(iii). Non-Reimbursable LCs under Barter/Aid/ Loans.	1% per quarter or part thereof. 0.40% for each subsequent quarter or part thereof. Minimum USD 200/-
e. Amendments	USD 100/- per amendment (flat) or Commission under items a or d above if amendment involves increase in amount or extension in period of shipment LC Cancellation charges (not for expired LCs) USD 1000/-
f. Import under Registration of Contract	<p>(i). Service charges at the time of registration of contracts / purchase order/ proforma invoice</p> <ul style="list-style-type: none"> • Upto USD 1M - 0.40% • Above USD 1M Upto USD 5M- 0.30% • Above USD 5M - 0.20% • 0.15%, Minimum USD 150/- irrespective of contract amount. (For SME customers) <p>(ii). USD: 100/- per amendment (flat) or commission at rates specified under item (i) above if amendment involves increase in amount /extension in period.</p> <p>(iii). Collection commission at the time of payment of bill USD 100/- (Flat)</p>
2. Bills	
a. If bills are to be drawn under Usance LC	<p>USD 100/- per bill (flat) to be charged at the time of retirement of bills. Extra Commission @ 0.15% is to be recovered/ charged on monthly basis for the Usance import bills for any period beyond validity of LC. However, no commission to be charged if the maturity/payment period of the bill falls within the period for which commission has already been recovered.</p> <p>Acceptance commission for amount in excess of US\$ 5 M or equivalent, 0.10% per month</p>
b. Own Acceptances Purchase (OAP)	<p>Mark-up @ USD.0.55 / USD.1,000/- on daily product basis on the bill amount shall be charged along with penal commission @ 0.32% (flat) or as approved by the competent authority.</p>

- | | |
|---|--|
| c. Mark Up in case of import bills under import LCs for clearance of goods | <p>b. Mark-up @ USD 0.50/USD 1,000/- daily product on the bill amount shall be charged (from the date of negotiation appearing on covering schedule/ value date, wherever applicable, till the payment of buy back price OR from the date of lodgment/remittance by the branch till the payment of documents in case amount is not directly claimed from the reimbursing bank).</p> <p><u>However, the proportionate bonus (rebate) shall be given on early payment of the bill as under:</u></p> <ul style="list-style-type: none"> i) If the bill is paid (retired) within 15 days, a rebate of USD 0.12/USD 1,000/-on daily product basis shall be allowed on the above rate. ii) If the bill is paid within 16-35 days, rebate under item (i) above will not be allowed and a rebate of USD 0.02/- per USD 1,000/- per day shall be allowed (for the entire period). iii) If the bill is paid after 35th day, no rebate will be allowed as applicable under (i) & (ii) and mark-up at the rate of USD 0.50/USD 1,000 on daily product basis shall be charged from the ate of negotiation. iv) Markup at above rate shall be charged from the date of negotiation till deposit of 100% cash margin or retirement of bill (whichever is earlier) <p>Note: For special arrangements; Mark-up as approved by the Head Office</p> |
| d. Discrepant Documents received under Import LC. | USD 100/- on each set of discrepant documents charged from the proceeds or claimed from the negotiating bank as appropriate, except where charges are for the applicant account. |
| e. | |
| (i). Foreign Documentary Bills for Collection (FDBC) | (i). 0.15% of the bill amount (minimum USD 150) |
| (ii). Items Returned Unpaid | (ii). USD 80 from the Importer or from the forwarding bank as appropriate. |
| f. Service charges against import transactions i.e. Import Bills against LCs/PAD | <ul style="list-style-type: none"> (i). 0.15% flat - Minimum USD 150/- (OR Subject to negotiation and approval from the competent authority) (ii). Nil if the LC is backed by 100% cash margin or if 100% margin is blocked in non-profit bearing A/C |
| g. Remittance on account of Import without opening of LC or contract registration | USD 200/- flat plus SWIFT, Postal & Other charges, if applicable |
| h. Issuance of NOC to other banks for booking Foreign Exchange or effecting remittance under our LC or registered contract etc. | USD.200/- per NOC |

B. Exports**1) Letter of Credit**

a. Advising	USD 50/- for customers USD 100/- for non-customers
b. Amendment Advising	USD 50/- for customers USD 100/- for non-customers
c. Negotiation of Bills under export Letters of Credit	0.30% flat Minimum USD 100/-
d. Confirmation	Subject to Arrangements with banks/ as decided by Financial institutions Division (FID)
e. Transfer of Export LCs	USD 200 Flat

2) BILLS

a. Documents Under LCs- Handling Commission	0.20% of the value of the Bill subject to a minimum of USD 100/-
c. If the documents are sent to other banks for negotiation under restricted LCs	USD 150/- Flat
d. Service charges against export documents sent on collection where payment cover is already received in bank's NOSTRO Accounts/ Advance payment	0.13% Minimum USD 100
e. Assignment of Proceeds under LC	USD 100 per Assignment
f. Collection <ul style="list-style-type: none"> • Clean • Documentary 	USD 50/- (Excluding postage) USD 200/- (Excluding Postage)
g. Late Realization (Sight) <ul style="list-style-type: none"> • Negotiation • Export proceeds against negotiation/purchase/ discounting 	Negotiation / Purchase (FBP) (SOFR + 5%) or as approved by HO. If proceeds not realized within financing days, then markup @ USD 0.55 per USD 1,000/- per day is to be charged for any delay beyond financing days
H. Late Realization (Usance) <ul style="list-style-type: none"> • Negotiation • Export proceeds against negotiation/purchase/ discounting 	Negotiation / Purchase (FBP) (SOFR + 5%) or as approved by HO. If proceeds not realized within due date, then markup @ USD. 0.55 per USD. 1,000/- per day is to be charged for any delayed period

C. Guarantees

a. Issuance of Guarantee (Bid Bond, Performance Bond, APG etc.)	0.60% per quarter. Charged upfront and calculated on the Guarantee Value at the start of quarter and part thereof, subject to a minimum of USD 100. Commission is charged in
---	--

	advance and will include any period allowed for presentation of claims.
b. Shipping Guarantees/ Delivery Orders	0.15% of Invoice Value subject to minimum of USD 100/-
c. Amendment to Guarantee	USD 50/- per Amendment. In case of increase in the value and/or tenor of the guarantee the commission over the enhanced amount and tenor shall be charged in addition to the amendment commission.
d. SWIFT Charges	USD 55/- For transmitting LGs through SWIFT
e. Handling of Claims Under Guarantees	USD 150/- Flat To be charged to the applicant
f. Correspondent Bank Charges	At Actual

Note: Trade finance charges may be waived off by the branch after taking approval from GH-CIBG.

D. Advances

Following charges will be recovered in addition to mark-up profit on lending/advances:-

a. Miscellaneous Charges (I.e. Charges for documents, evaluation of security, legal fee, credit report etc).	At Actual
b. Service Charges on processing of credit proposal	
i. Upto USD 2.5M	0.10% Minimum USD 1,000/-
ii. Over USD 2.5M	0.05%
c. OTT/EOL Processing Charges against Funded/ Non Funded Liabilities	
i. Upto USD 0.5M	USD 100 each case
ii. Over USD 0.5M to USD 1.0M	USD 150 each case
iii. Over USD 1.0M to USD 1.5M	USD 200 each case
iv. Over USD 1.5M to USD 2.0M	USD 300 each case
v. Over USD 2.0M	USD 500 each case
d. Change/ Release of Security Documents	USD 100/- flat
e. Issuance of NOC For credit facilities from other banks	USD 50/- per request
f. Penalty of late payment of markup amount of	
i. Upto USD 0.1M	USD 100 per day
ii. Over USD 0.1M to USD 0.5M	USD 200 per day
iii. Over USD 0.5M	USD 300 per day

Note: Aforesaid charges are for bilateral customers. For syndicated deals charges shall be levied as per the signed term sheet/ facility agreement & or approval.

- Advances charges may be waived off by the branch after taking approval from Business Head.

HP

E. Miscellaneous Charges

a. Correspondent Charges	At Actual
b. Postage	USD 40/-
c. Courier Service	USD 55
d. SWIFT Charges	
i. Full Text LC etc.	USD 250/-
ii. Short messages (LC Amendments etc.)	USD 125/-
iii. Other short messages	USD 75/-
e. Foreign Remittances (outward)	USD 50/-
f. Standing Instructions	USD 20/- per instruction
g. Account closing charges	USD 100/- Flat

Note: Miscellaneous Charges may be waived off by the branch after taking approval from Business Head.

