

Fees and Services Charges

1 May 2024

Services

Details

Charges

Account registration	stc pay account registration	Nil
	via Debit card or BenefitPay app	BHD 0.100 + VAT (10%)
	via Apple Pay or Credit card	2.25% of the top-up amount + VAT (10%) of the charges
Add money to stc pay	via PIE Kiosks	BHD 0.100 + VAT (10%)
	via Fawri/Fawri+	Nil
	via Wages Protection System	Nil
Transfers	stc pay to stc pay transfers	Nil
	Through Fawri+	Nil for amounts below BHD 100 BHD 0.100 + VAT (10%) above BHD 100
	Through Fawri	BHD 0.100 + VAT (10%)
	International Transfers	To be advertised per country on the app
Payments	Bill and utility payments	Nil
Marketplace	Digital Gift Cards	Nil
	International Mobile Top-Up	Nil
Cashbacks	Cashback processing	BHD 1.000 + VAT (10%) (*)
Certificates	Account statement	Nil – Once a year BHD 5.000 + VAT (10%) – Additional

(*) stc pay might waive off the fees during promotional periods subject to stc pay Terms and Conditions.

stc pay Bahrain B.S.C. (closed) and stc pay Bahrain Remittances B.S.C (closed) are licensed by the Central Bank of Bahrain as an Ancillary Services Provider and Money Changer, respectively.

Services

Details

Charges

Prepaid card

Virtual card issuance

Nil

Virtual card re-issuance

BHD 3.000 + VAT (10%)

Virtual card annual fee

BHD 30.000 + VAT (10%) (*)

Physical card issuance

BHD 3.000 + VAT (10%) (*) + BHD 0.500 delivery fees

Physical card re-issuance

BHD 3.000 + VAT (10%) + BHD 0.500 delivery fees

Platinum – Account holder

Physical card annual fee

BHD 12.000 + VAT (10%) (*) when paid full, or BHD 18.000 + VAT (10%) (*) when paid with cashbacks.

ATM cash withdrawal (Inside Bahrain)

BHD 0.100 + VAT (*)

ATM Cash withdrawal (outside Bahrain)

3% + VAT (*) margin on exchange rate + BHD 1.000 + VAT (*).

Non-BHD POS and online transaction fees

3% + VAT (*) margin on exchange rate

Lost dispute handling fee

Nil

Upgrade to Elite Physical Card

BHD 15.000 + VAT (*)

Upgrade to Elite Metal Card

BHD 40.000 + VAT (*)

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Services

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Charges

Prepaid card

Virtual card issuance

N/A

Virtual card re-issuance

N/A

Virtual card annual fee

N/A

Physical card issuance

BHD 3.000 + VAT (10%) (*) + BHD 0.500 delivery fees

Physical card re-issuance

BHD 3.000 + VAT (10%) + BHD 0.500 delivery fees

Physical card annual fee

BHD 10.000 + VAT (10%) (*)

Platinum – Family Card

ATM cash withdrawal (Inside Bahrain)

BHD 0.100 + VAT (*)

ATM Cash withdrawal (outside Bahrain)

3% + VAT (*) margin on exchange rate + BHD 1.000 + VAT (*).

Non-BHD POS and online transaction fees

3% + VAT (*) margin on exchange rate

Lost dispute handling fee

Nil

Upgrade to Elite Physical Card

BHD 15.000 + VAT (*)

Upgrade to Elite Metal Card

BHD 40.000 + VAT (*)

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Charges

Prepaid card

Virtual card issuance

BHD 15.000 + VAT (10%)

Virtual card re-issuance

BHD 3.000 + VAT (10%)

Virtual card annual fee

BHD 30.000 + VAT (10%) (*)

Physical card issuance

BHD 15.000 + VAT (10%) (*) + BHD 0.500 delivery fees

Metal card issuance

BHD 40.000 + VAT (10%) (*) + BHD 0.500 delivery fees

Upgrade from Physical to Metal card

BHD 25.000 + VAT (10%) (*) + BHD 0.500 delivery fees

Elite – Account holder

Physical card re-issuance

BHD 3.000 + VAT (10%) + BHD 0.500 delivery fees

Metal card re-issuance

BHD 40.000 + VAT (10%) + BHD 0.500 delivery fees

Physical card annual fee

BHD 24.000 + VAT (10%) (*) when paid full, or BHD 30.000 + VAT (10%) (*) when paid with cashbacks.

ATM cash withdrawal (Inside Bahrain)

BHD 0.100 + VAT (*)

ATM Cash withdrawal (outside Bahrain)

3% + VAT (*) margin on exchange rate + BHD 1.000 + VAT (*).

Non-BHD POS and online transaction fees

3% + VAT (*) margin on exchange rate

Lost dispute handling fee

Nil

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Services

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Charges

Prepaid card

Virtual card issuance

BHD 15.000 + VAT (10%)

Virtual card re-issuance

BHD 3.000 + VAT (10%)

Virtual card annual fee

BHD 30.000 + VAT (10%) (*)

Physical card issuance

BHD 15.000 + VAT (10%) (*) + BHD 0.500 delivery fees

Metal card issuance

BHD 40.000 + VAT (10%) (*) + BHD 0.500 delivery fees

Upgrade from Physical to Metal card

BHD 25.000 + VAT (10%) (*) + BHD 0.500 delivery fees

Elite – Family Card

Physical card re-issuance

BHD 3.000 + VAT (10%) + BHD 0.500 delivery fees

Metal card re-issuance

BHD 40.000 + VAT (10%) + BHD 0.500 delivery fees

Physical card annual fee

BHD 30.000 + VAT (10%) (*).

ATM cash withdrawal (Inside Bahrain)

BHD 0.100 + VAT (*)

ATM Cash withdrawal (outside Bahrain)

3% + VAT (*) margin on exchange rate + BHD 1.000 + VAT (*).

Non-BHD POS and online transaction fees

3% + VAT (*) margin on exchange rate

Lost dispute handling fee

Nil

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VAT is required to be levied and charged by businesses that are registered for VAT in Bahrain. stc pay is registered with the National Bureau for Revenue ("NBR") for VAT purposes. In general, most supplies of goods and services are taxable at the standard rate of 10% unless they are specifically zero-rated, exempt or out of scope. stc pay's charges will be subject to VAT, in accordance with the Bahrain VAT regulations. The VAT law and the Executive Regulations and related information are available in the NBR's website: <https://www.nbr.gov.bh>

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