

Fees and Services Charges

1 May 2024

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

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Services	Details	Charges
Platinum – Account holder	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
	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
Prepaid card	Upgrade to Elite Physical Card	BHD 15.000 + VAT (*)
	Upgrade to Elite Metal Card	BHD 40.000 + VAT (*)

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Services	Details	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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Services	Details	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	Details	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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