



SCHEDULE OF CHARGES



Description



Travel Buddy



Travel Buddy +




Prepaid Card - Non-Financial Transactions

Description	Travel Buddy	Travel Buddy +
Annual Subscription Fee	BHD 3	BHD 10
Card Issue Fees	Free	Free
Card - Replacement	BHD 3	BHD 3
Virtual Card - Issue/ Reissue/ Replacement	Free	Free
BFC Pay mobile App - Account Statement Via mobile	Free	Free
Account Statement Physical	BHD 3	Free
BFC Pay mobile App - Balance Enquiry	Free	Free
ATM Balance Enquiry - BHD	Free	Free
ATM Balance Enquiry (international)	2 BHD or equivalent of 2 BHD in the currency of the wallet whose Balance is enquired	1 BHD or equivalent of 1 BHD in the currency of the wallet whose Balance is enquired

Financial Transactions

Description	Travel Buddy	Travel Buddy +
Markup for loading BHD	Free	Free
Forex Markup for loading international currencies	Up to 3.5%	Up to 3.3%
Fees for POS and Online Transactions where transaction currency and wallet currency are the same	Free	Free
Fees for POS / Online Transactions where transaction currency and wallet currency are different	Up to 3.5%	Up to 3.3%
ATM Cash Withdrawal - BHD	BHD 0.200	BHD 0.200
ATM Cash Withdrawal - other currencies	2% of the amount withdrawn	1.5 % of the amount withdrawn

LIMITS & CONTROLS

 Limits and Controls	 Travel Buddy	 Travel Buddy +
Limits & Controls		
Minimum Balance Requirement	Nil	Nil
Maximum Balance	BHD 2500	BHD 6000 * (Up to BHD 2500 in "BHD" currency can be spent per month)
Maximum load per day	BHD 4000	BHD 6000
Maximum Load per month	BHD 10000	BHD 15000
ATM Transactions limit	Maximum transaction value BHD 500	Maximum transaction value BHD 500
PoS Transactions limit	Maximum transaction value BHD 1500	Maximum transaction value BHD 1500
Online Transactions limit	Maximum transaction value BHD 1500	Maximum transaction value BHD 1500

10% VAT will be applied on all the charges and fees

*Applicable for GCC currencies, USD, EUR and GBP. For rest currencies, Markup depends on market volatility.