

# Fee and Services Charges

01 January 2026

Services	Details	Charges
<b>Account registration</b>	stc pay account registration	Nil
<b>Add money to stc pay</b>	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
	via PIE Kiosks	BHD 0.100 + VAT (10%)
	via Fawri/Fawri+	Nil
	via Wages Protection System	Nil
<b>Transfers</b>	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
<b>Payments</b>	Bill and utility payments	Nil
<b>Marketplace</b>	Digital Gift Cards	Nil
	International Mobile Top-Up	Nil
<b>Cashbacks</b>	Cashback processing	BHD 1.000 + VAT (10%) (*)
<b>Certificates</b>	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.

## 02 Fees and Services Charges



Services	Details	Charges
<b>Prepaid card</b>		
<b>Platinum – Account holder</b>	Virtual card issuance	Nil
	Virtual card re-issuance	BHD 4.000 + VAT (10%)
	Virtual card annual fee	BHD 30.000 + VAT (10%) (*)
	Physical card issuance	BHD 3.000 + VAT (10%) (*) + BHD 1.000 delivery fees
	Physical card re-issuance	BHD 3.000 + VAT (10%) + BHD 1.000 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	BHD 5.000 + VAT (*)
	Upgrade to Elite Physical Card	BHD 15.000 + VAT (*)
	Upgrade to Elite Metal Card	BHD 40.000 + VAT (*)

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## 03 Fees and Services Charges



Services	Details	Charges
<b>Prepaid card</b>		
<b>Platinum – Family Card</b>	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 1.000 delivery fees
	Physical card re-issuance	BHD 3.000 + VAT (10%) + BHD 1.000 delivery fees
	Physical card annual fee	BHD 10.000 + 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	BHD 5.000 + VAT (*)
	Upgrade to Elite Physical Card	BHD 15.000 + VAT (*)
	Upgrade to Elite Metal Card	BHD 40.000 + VAT (*)

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# 04 Fees and Services Charges



Services	Details	Charges
<b>Prepaid card</b>		
<b>Elite – Account holder</b>	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 3.000 printing fees + BHD 1.000 delivery fees
	Metal card issuance	BHD 40.000 + VAT (10%) (*) + BHD 3.000 printing fees + BHD 1.000 delivery fees
	Upgrade from Physical to Metal card	BHD 25.000 + VAT (10%) (*) + BHD 1.000 delivery fees
	Physical card re-issuance	BHD 3.000 + VAT (10%) + BHD 1.000 delivery fees
	Metal card re-issuance	BHD 40.000 + VAT (10%) + BHD 3.000 printing fees + BHD 1.000 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	BHD 5.000 + VAT (*)

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# 05 Fees and Services Charges



Services	Details	Charges
<b>Prepaid card</b>		
<b>Elite – Family Card</b>	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 3.000 printing fees + BHD 1.000 delivery fees
	Metal card issuance	BHD 40.000 + VAT (10%) (*) + BHD 3.000 printing fees + BHD 1.000 delivery fees
	Upgrade from Physical to Metal card	BHD 25.000 + VAT (10%) (*) + BHD 3.000 printing fees + BHD 1.000 delivery fees
	Physical card re-issuance	BHD 3.000 + VAT (10%) + BHD 1.000 delivery fees
	Metal card re-issuance	BHD 40.000 + VAT (10%) + BHD 3.000 printing fees + BHD 1.000 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	BHD 5.000 + VAT (*)

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## 06

## Fees and Services Charges (Corporate user)



Services	Details	Charges
Corporate user	Corporate account registration	BHD 50.000 + VAT (10%) (*)
	Salary processing per employee per month	Nil
	Corporate card issuance	BHD 3.000 + VAT (10%) (*)
	Corporate card replacement fee	BHD 3.000 + VAT (10%) (*)
	Corporate account annual fees (*)	BHD 50.000 + 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
	Account closure	Nil

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## 07 Fees and Services Charges



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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>