

Fee and Services Charges

13 August 2026

Consumer Fees & Service Charges

Consumer Account Fees & Service Charges

Service	Details	Charges
Account opening	Stc pay account opening	Nil
Add money to stc pay	Debit card or Benefit Pay app	BHD 0.100 + VAT 10% For amounts >= BHD 100.000
	Apple Pay / Samsung Pay / Credit Card	2.50% of the top-up amount + VAT (10%) of the charges
	PIE kiosks	BHD 0.200 (VAT inclusive)
	Fawri / Fawri+	Nil
	WPS	Nil
Transfers	stc pay to stc pay (phone number)	Nil
	stc pay to stc pay (QR code)	Nil
	Request money and split payment	Nil
	Fawri+	Nil below BHD 100..000 BHD 0.100 + VAT 10% above BHD 100.000
	Fawri	BHD 0.100 + VAT 10%
Payments	International transfers	Advertised on the app
	Bill and utility payments	Nil
	Domestic worker salary payments	Nil
Marketplace	Digital gift card purchases	Nil
	International mobile top up	Nil
Account statement	Account statement	NIL - First time free, BHD 0.100 + VAT 10%

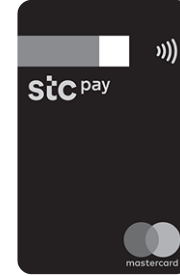
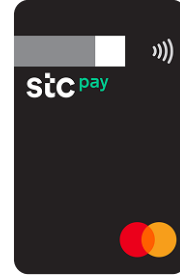
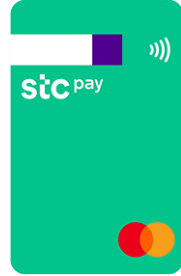
Corporate Fees & Service Charges

Corporate Account Fees & Charges

Service	Details	Charges
Corporate Account opening	stc pay corporate account opening	BD 30.000 + VAT 10%
Add money to stc pay	Debit card or Benefit Pay app	BHD 0.100 + VAT 10%
	Fawri / Fawri+	Nil
	WPS	Nil
Transfers	stc pay to stc pay (phone number)	Nil
	stc pay to stc pay (QR code)	Nil
	Request money and split payment	Nil
	Fawri+	Nil for amounts below BHD 100 BHD 0.100 + VAT (10%) above BHD 100
	Fawri	BHD 0.100 + VAT 10%
	International transfers	Applicable fees and rates as per corridor
Payments	Bill and utility payments	Nil
Salary	Salary payments	BD 0.100 + VAT 10%
Account statement	Account statement	Nil
Cashbacks	Processing	Nil
Account Closure	Account Closure	Nil
Account maintenance fee	Maintenance fee	BD 30.000 + VAT 10%

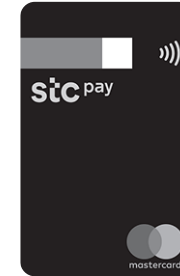
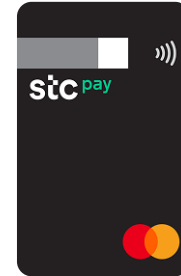
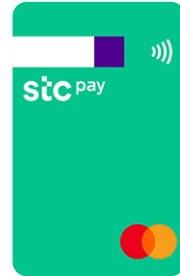
stc pay Card Fees & Service Charges

stc pay card — Fees & Service Charges (Issuance)



Issuance/Reissuance	Classic	Platinum	Elite	Elite Metal	Corporate
Virtual card issuance	NA	BHD 3.000 + VAT 10%	NA	NA	BD 5.000 + VAT 10%
Virtual card reissuance / replacement	BHD 3.000 + VAT 10%	BHD 3.000 + VAT 10%	NA	NA	BD 5.000 + VAT 10%
Physical card issuance	BHD 5.000 + VAT 10%	BHD 9.000 + VAT 10%	BHD 25.000 + VAT 10%	BHD 50.000 + VAT 10%	BD 10.000 + VAT 10%
Physical card reissuance / replacement	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%	BHD 50.000 + VAT 10%	BD 10.000 + VAT 10%
Family – virtual card issuance	NA	NA	NA	NA	NA
Family – virtual card reissuance / replacement	NA	NA	NA	NA	NA
Family – physical card issuance	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%	BHD 50.000 + VAT 10%	NA
Family – physical card reissuance / replacement	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%	BHD 50.000 + VAT 10%	NA

stc pay card — Fees & Service Charges (ATM & International Transactions)



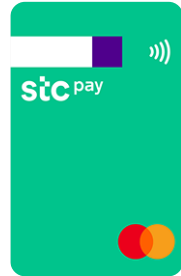
ATM charges

	Classic	Platinum	Elite	Elite Metal	Corporate
ATM cash withdrawal Bahrain	Nil	Nil	Nil	Nil	Nil
ATM cash withdrawal within GCC	3.30% + (BHD 1.000 + VAT 10%)	3.30% + (BHD 1.000 + VAT 10%)	3.30% + (BHD 1.000 + VAT 10%)	3.30% + (BHD 1.000 + VAT 10%)	3.30% + (BHD 1.000 + VAT 10%)
ATM cash withdrawal outside Bahrain	3.30% + (BHD 3.000 + VAT 10%)	3.30% + (BHD 3.000 + VAT 10%)	3.30% + (BHD 3.000 + VAT 10%)	3.30% + (BHD 3.000 + VAT 10%)	3.30% + (BHD 3.000 + VAT 10%)

International usage

Non-BHD POS and online transaction fees	3% + VAT 10% on exchange rate	3% + VAT 10% on exchange rate	3% + VAT 10% on exchange rate	3% + VAT 10% on exchange rate	3% + VAT 10% on exchange rate
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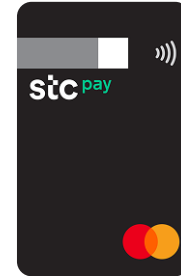
stc pay card — Fees & Service Charges (Disputes, Downgrades & Annual Charges)



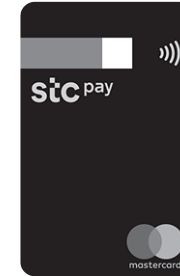
Classic



Platinum



Elite



Elite Metal



Corporate

Disputes

Lost dispute fees	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%	BHD 5.000 + VAT 10%
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Annual fees

Card annual fee	Nil	BHD 9.000 + VAT 10%	BHD 25.000 + VAT 10%	BHD 30.000 + VAT 10%	BHD 10.000 + VAT 10%
Family Card annual fee	Nil	Nil	Nil	Nil	Nil

Kiosk Fees & Service Charges

stc pay Kiosk Fees & Charges

Service	Details	Charges
Add money	Local debit cards	BD 0.100 + VAT 10%
	Benefit pay QR	BD 0.100 + VAT 10%
	Cash	BHD 0.200 (VAT inclusive)
	Credit cards (Local and International)	2.50% of the top-up amount + VAT (10%) of the charges
Marketplace	Digital gift cards purchases	Nil
	International mobile top ups	Nil
International transfers	Transfer amounts internationally	Corridor wise pricing
E-sim issuance	Issue e-sim	As per stc BH pricing

Waivers, Discounts and VAT

Fees & Charges – Waivers, Discounts and VAT

(*) **stc pay** might waive off or discount the listed fees & charges during promotional periods subject to **stc pay** Terms and Conditions.

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>