

Personal account facts and fees

Effective date: 3 June 2026

1. Account overview and fees

Supported currency	USD
Eligibility	Available to applicants aged 18 and above, subject to SGB's account opening and KYC verification
Account fee	No account fee

2. Interest

This account does not earn interest

3. Intra-bank transfer: Transfer funds between your own SGB accounts or to other SGB customers anytime

Channel	Mobile app
Transfer fee	Waived
Minimum transfer amount	USD 0.01
Transfer limit	Your transfer limit will follow your daily transfer settings
Cut-off time for same day processing	Available 24/7
Bulk payment	No
Payment cancellation	Once sent, transfers cannot be cancelled

4. Interbank transfer: Interbank transfers can be either domestic or international

Channel	Mobile app
Method	Telegraphic transfer — SWIFT
Outgoing fees	If "Share fee" is selected: USD 50 per transaction.

	If "Payer pay all fees" is selected: USD 50 per transaction + any applicable intermediary bank charges.
Incoming fee	Waived. SGB does not charge any fees. However, the sending bank may charge a wire transfer fee with typical fees ranging between USD 20-50.
Minimum transfer amount	USD 100
Transfer limit	Based on your daily limit
Cut-off time for same day processing	Transfers sent before 12:00 PM (Bahrain time) are processed the same day. Requests after that will be handled on the next business day.
Payment cancellation	Once sent, transfers cannot be cancelled

5. Statements and support

Statements	Statements are delivered electronically every month to your registered email address
Customer support	For assistance, please contact Customer Service through the in-app live chat or email clientservices@sgb.com

Notes:

- Please refer to our Account Terms for further terms and conditions
- "Month" refers to the calendar month
- $Monthly\ average\ daily\ balance = \frac{total\ of\ daily\ balances}{number\ of\ days\ in\ the\ month}$. Calculated based on your account balance at 11:59 p.m. each day (Bahrain time, GMT+3).
- Fees and rates may change without prior notice
- Additional fees may apply if a transfer passes through an intermediary or overseas bank
- SGB is not responsible for delays or issues caused by third-party or SWIFT network systems