

Personal account facts and fees

Effective date: 10 July 2026

1. Account overview and fees

Supported currency	USD, SGD, EUR, HKD, GBP
Eligibility	Available to applicants aged 18 and above, subject to SGB's account opening and KYC verification
Account fee	No account fee
Minimum account balance	USD 10,000
Fall below fee	USD 9.90

2. Interest

This account does not earn interest

3. Intrabank 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
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Singapore Gulf Bank B.S.C. (Closed)

CR no. 168523-1

Licensed and regulated as a conventional wholesale bank by the Central Bank of Bahrain

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	
USD		
Outgoing fees	For “Share fee”	USD 50 per transaction
	For “Payer bears all fees”	USD 50 per transaction + any applicable intermediary bank charges
Incoming fees	Nil	
HKD		
Outgoing fees	For “Share fee”	HKD 250 per transaction
	For “Payer bears all fees”	HKD 250 per transaction + any applicable intermediary bank charges
Incoming fees	HKD 70 per transaction	
SGD		
Outgoing fees	For “Share fee”	SGD 50 per transaction
	For “Payer bears all fees”	SGD 50 per transaction + any applicable intermediary bank charges
Incoming fees	SGD 25 + 0.125%* per transaction *Min./Max. SGD 10/SGD 120	

GBP		
Outgoing fees	For “Share fee”	GBP 40 per transaction
	For “Payer bears all fees”	GBP 40 per transaction + any applicable intermediary bank charges
Incoming fees	Nil	
EUR		
Outgoing fees	For “Share fee”	EUR 50 per transaction
	For “Payer bears all fees”	EUR 50 per transaction + any applicable intermediary bank charges
Incoming fees	Nil	

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 Personal account terms and conditions for further terms and conditions
- "Month" refers to the calendar month
- Minimum account balance = 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).
- Our fees and rates are subject to change without prior notice
- Additional fees may apply if a transfer passes through an intermediary or overseas bank
- Fees charged by agent banks and overseas banks are not included above. SGB is not responsible for issues related to transfers that are not directly managed by us, such as SWIFT system failures or delays from correspondent banks
- Any additional charges levied by intermediary banks for repairs or complex interventions arising out of or in connection to transactions that you have instructed will be debited from your SGB account