



## QNB Tariff of Charges SME.

Accounts	Service Fee
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**Current account:**

Subject to prevailing terms and conditions on balance criteria*	Free
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**Call account:**

Minimum monthly average balance QR16,000**	Free
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**Fixed Deposit account:**

Minimum opening balance QR30,000**	
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Breaking of fixed deposit prior to maturity	Penalty/Breaking Cost subject to Relationship and Treasury approval
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\* QR500 monthly charges will be applied if the customer's average monthly balance falls below QR30,000. All borrowing customers are exempted from this charge.

\*\* No Interest will be paid otherwise

### Cheque Book Issuance

Issuance of standard cheque book	Free
Issuance of cheque book on same day	QR50
Cheque book uncollected after two months	QR50
Slip Withdrawal at Counter	QR10 for amounts less than QR1,000
Statement Copy (Accounts & Credit Cards) Statement sent regularly to customers	Free
Certified statement other than regular	QR10 per month
Account statement for the current month	Free
Account statement for 1 month to 5 years	QR10 per month
Account statement for more than 5 years	QR20 per month

### Deposits/Withdrawals

Deposits/Withdrawals in all foreign currencies	Free
Account Closure - Current & Call accounts	Free
Account less than one year old	QR25

### Dormant Account

Dormant account	QR10 per balance less than QR500 or equivalent in other currencies
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## Debit Cards / Deposit Cards

QNB debit/deposit card annual fee	Free
Debit/deposit card replacement	QR50
Re-issuance of PIN	Free
Debit/deposit card not collected after two month of issuance	QR40 per card
E-cash card issuance	Free

## ATM Cash Withdrawal:

QNB Qatar network & NAPS	Free
International network	QR15 per transaction

## Cheques

### Collection of QR Cheques

Regular clearing - End of day	Free
a. Special Clearing	QR50
b. Executive Clearing	QR20
c. High	QR10
d. Medium	QR5
Post-dated cheques	QR10 per cheque
A copy of paid cheques:	
Copy of paid cheque (less than one year)	QR10
Copy of paid cheque (over one year)	QR20
Issuance of a demand draft	QR15

## Returned Cheques

### Due to Insufficient Funds:

For the first time	QR100
For the second time	QR150
For the third time and more	QR300
Other legally acceptable reasons	Free

## Collection of Foreign Currency Cheques into Account

If proceeds are paid in QR	QR30 per cheque + correspondent's charges
If proceeds are paid to customer's foreign currency account	0.125% of cheque value, min. QR30 per cheque max. QR250 + correspondent's charges
Returned cheques	QR300 per cheque + correspondent's charges.

## Stop Payment on Lost Cheques

Per cheque	QR25
Per cheque book	QR45
Per demand draft	QR45

## Standing Orders

Setting up and amending an automated Standing Order	Free
Transfers to other banks in Qatar	QR10 + remittance charges (excluding charities)
Balance/sweep orders	QR50 per month
Standing Orders between QNB accounts	Free

## Money Transfers

### Inward

If credited to beneficiary's QNB Account	Free
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### Outward

Demand Drafts/Pay orders –	QR15
International Transfers USD/EUR/GBP/JPY	QR40 + Correspondent Bank Charges
International Transfers to GCC & Middle East	QR20 + Correspondent Bank Charges
Local Transfer in QR to Local banks in Qatar	QR15 (QNB to QNB: Free)

## Remittance Payments in Foreign Currency Notes (Exchange Compensation Fees)

Cash deposits/withdrawals in foreign currency to/from an account with the same currency (for All Customer Segments) Free

## Fee Schedule - Credit Cards

### Credit Card Type - Mastercard

Annual Fee	Free
Replacement Fee	QR125
Interest rate	1.5% per month
Min monthly repayment	15%
Late Payment Fee	0.25% per month
Over Credit Limit Fee	QR100
Foreign exchange fee	1% GCC/USD, 2% EUR/GBP/ 3% Other
Grace Period	15 days
FlexiPlan 0% Installment	Free
24 Hour Customer Service	Free
Fraud Protection	Free
SMS Transaction Alerts	Free
Online Access (Statement, transfers, bill payments)	Free
Mobile Application (Statement, transfers, bill payments)	N/A
Credit card not collected after 2 months	QR50

## SME Business Portal

### Internet Banking & Phone Banking

Registration Free

Enquiries on account balance and transactions Free

Enquiries on credit card accounts Free

Ordering account statement (full or mini) Free

### International Transfers USD/EUR/GBP/JPY

USD/EUR/GBP/JPY QR20 + correspondent bank charges

International Transfers to GCC & Middle East QR20 + correspondent bank charges

Local Transfers in QR to local banks in Qatar to QNB: Free of charge)

(Correspondent and/or beneficiary bank charges, if any, will be deducted from the remittance amount. Beneficiary receives remittance less all such charges.)

## SMS/QNB Alerts

Push and Pull Free\*

\* Excluding telecom provider charge for pull services

## Miscellaneous

Audit confirmation letter QR25

Balance certificate/no liability letters/other letters issued at the request of the customer/interest certificate QR25 per item

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Published on \_\_\_\_\_. These tariffs of charges are approved by QNB and apply only to accounts held in Qatar unless specifically agreed otherwise with a particular client. They are subject to change without notice upon announcement by the Bank.

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