



QNB Tariff of Charges SME

Accounts

Service Fee

Current account:

Subject to prevailing terms and conditions on balance criteria*

Free of charge

Call account:

Minimum monthly average balance QR16,000**

Free of charge

Fixed Deposit account:

Minimum opening balance QR30,000**

Breaking of fixed deposit prior to maturity

Penalty/breaking cost subject to Relationship and Treasury approval

* 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	QAR 250 per cheque book (the first cheque book is Free of charge)
Issuance of cheque book on same day	QR200
Cheque book uncollected after two months	QR50
Slip withdrawal at counter	QR10 for amounts less than QR1000
Statement copy (accounts & credit cards) Statement sent regularly to customers	Free of charge
Certified statement other than regular	QR10 per month
Account statement for the current month	Free of charge
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 of charge
Account closure - Current & Call accounts	Free of charge
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 of charge
Debit/deposit card replacement	QR50
Re-issuance of PIN	Free of charge
Debit/deposit card not collected after two month of issuance	QR50 per card
E-cash card issuance	Free of charge

ATM Cash Withdrawal

QNB Qatar network & NAPS	Free of charge
International network	QR15 per transaction
USD Currency withdrawal fee	1% (Minimum QR25)

Cheques

Collection of QR Cheques:

Regular clearing - end of day	Free of charge
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)	QR25
Copy of paid cheque (over one year)	QR50
Issuance of a demand draft	QR15

Returned Cheques

Due to Insufficient Funds:

For the first time	QR370
For the second time	QR400

For the third time and more	QR500
Effect not cleared, Please represent	QR500
Other legally acceptable reasons	Free of charge

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 of charge
Transfers to other banks in Qatar	QR10 + remittance charges (excluding charities)
Balance/sweep orders	QR50 per month
Standing Orders between QNB accounts	Free of charge

Money Transfers

Inward:

If credited to beneficiary's QNB Account	Free of charge
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Outward:

Demand drafts/pay orders	QR50
International Transfers in All Foreign Currencies	QR50 + Correspondent Bank Charges

GCC and Middle East
Transfers in the Currency
of the Country

QR35 +
Correspondent
Bank Charges

Local banks in Qatar

QR35
(QNB to QNB: Free
of charge)

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 of charge

Fee Schedule - Credit Cards

Credit Card Type - Mastercard:

Issuance Fee	QR200
Annual fee	QR250
Replacement fee	QR100
Interest rate	1.75% per month
Min. monthly repayment	15%
Late payment fee	QR150
Over credit limit fee	QR500
Foreign exchange fee	2%
Grace period	55 days
FlexiPlan 0% installment	Free of charge
24 hour customer service	Free of charge
Fraud protection	Free of charge
SMS transaction alerts	Free of charge
Online access (statement, transfers, bill payments)	Free of charge
Mobile application (statement, transfers, bill payments)	N/A
Credit card not collected after 2 months	QR50

SME Business Portal

Internet Banking and Phone Banking:

Registration	Free of charge
Enquiries on account balance and transactions	Free of charge
Enquiries on credit card accounts	Free of charge
Ordering account statement (full or mini)	Free of charge
International Transfers USD/EUR/GBP/JPY	QR20 + correspondent bank charges
USD/EUR/GBP/JPY	QR20 + correspondent bank charges
International Transfers to GCC & Middle East	QR12 (QNB to QNB: Free of charge)
Local Transfers in QR to local banks in Qatar	QR12 (QNB 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 of charge*
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* Excluding telecom provider charge for pull services.

Miscellaneous

Audit confirmation letter	QR100
Balance certificate/no liability letters/other letters issued at the request of the customer/interest certificate	QR100 per item

Published on April 2023. 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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