



## 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	QAR 150 per cheque book (the first cheque book is free)
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Issuance of cheque book on same day	QR200
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Cheque book uncollected after two months	QR50
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Slip withdrawal at counter	QR10 for amounts less than QR1000
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Statement copy (accounts & credit cards) Statement sent regularly to customers	Free
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Certified statement other than regular	QR10 per month
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Account statement for the current month	Free
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Account statement for 1 month to 5 years	QR10 per month
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Account statement for more than 5 years	QR20 per month
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### Deposits/Withdrawals

Deposits/withdrawals in all foreign currencies	Free
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Account closure - Current & Call accounts	Free
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Account less than one year old	QR25
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### 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
USD Currency withdrawal fee	1% (Minimum QR25)

## 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)	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	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	QR50
International Transfers in All Foreign Currencies	QR50 + Correspondent Bank Charges
GCC Transfers in the Currency of the Country	QR35 + Correspondent Bank Charges
Local banks in Qatar	QR35 (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	QR200
Replacement fee	QR50
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
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 and 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	QR20 + correspondent bank charges
USD/EUR/GBP/JPY	QR20 + correspondent bank charges
International Transfers to GCC & Middle East	QR7.50 (QNB to QNB: Free of charge)
Local Transfers in QR to local banks in Qatar	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*
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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

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Published on August 2019. 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.

*For more information about QNB's products and services, please call 4440 7777 or visit your nearest QNB branch, or log on to [qnb.com](http://qnb.com)*