



QNB Tariff of Charges.

Deposit Account

Service Fee

Savings Plus Account:

Minimum monthly average balance
QR5000

Free

Current Account:

Subject to prevailing terms and
conditions on balance criteria

Free

Call Account:

Minimum monthly average balance
QR10,000*

Free

Fixed Deposit Account:

Minimum opening balance QR20,000*

Breaking of fixed deposit prior to maturity

- Less than 1 month:

No interest +
QR75 charge

- Over 1 month:

Interest will
be paid at the
applicable rate of
the revised deposit
term +
QR75 charge

* Or equivalent in other currencies

Cheque Book Issuance

First Cheque Book upon account opening Free

Additional Cheque Books

Cheque Book (25 sheets) QR15

Cheque Book (50 sheets) QR18

Cheque book uncollected after 60 days QR25

Statement copy

(Accounts and Credit Cards)

Statement sent regularly to customers

Free

Certified statement other than regular

QR10 per statement

Account statement for 1 - 5 years

QR10 per statement

Account statement for more than 5 years

QR20 per statement

Deposits/Withdrawals

Withdrawal at counter	QR10 for amounts less than QR1000
Deposits/Withdrawals in all foreign currencies	Free
Cash Foreign Currency Exchange on the counter (For QNB & non-QNB customers)	Free
Account closure - Current & Savings:	
. Account older than one year	Free
. Account less than one year old	QR50

Dormant Account

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

QNB debit card annual fee	Free
Debit card replacement	QR50
*Debit Card not collected:	
Within 60 days for New/Replacement card	QR40 per card
Within 120 days for Renewal card	
eCash card issuance	QR20
Foreign Exchange Mark-up Fees:	
For GCC currencies	1.25%
For USD currencies	1.75%
For EUR & GBP	2.5%
For other currencies	3%

ATM Cash Withdrawal

QNB Qatar network & NAPS	Free
International network	QR15 per transaction

Personal Loans

Management fee	Free
Early settlement fee	Free
Top up fee	Free
Loan rescheduling fee	Free
Postponement of an installment fee	Free

Vehicle Loan

Management fee	Free
Early settlement	Free
Loan reschedule	Free
Postponement of loan installment	Free

Vehicle Lease

Management fee	Free
Early settlement	Free
Loan reschedule	Free
Postponement of loan installment	Free

Mortgage Loan

Management fee	
- Salaried customers	Free
- Other income customers	1%
Early settlement	
- Salaried customers	Free
- Other income customers	1%
Loan reschedule	Free
Postponement of loan installment	Free

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 per cheque
Copy of paid cheque (over one year)	QR20 per cheque
Issuance of a demand draft	QR10

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
If credited to beneficiary's bank in Qatar	QR25 or equivalent + 1% exchange (max. US\$250) + SWIFT charges (QR35 or equivalent)

Outward:

Demand Drafts/Pay Orders	QR15
Cancellation Of Demand Draft	QR45
• Retired Qatari	QR22.50
International Transfers to USA, Europe, Far East, Africa and Asia	QR15
International Transfers to GCC and Middle East	QR15

Transfers in Qatari Riyal to other bank in Qatar

- Less than QR100 60 Dirham
- More than QR100/- less than QR1 Million QR4
- More than QR 1 Million QR6

(Free if transferred to charities)

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:

Annual Fee	Free
Annual Fee for QNB First Mastercard World credit card for non-QNB First	QR3600 per year
Replacement Fee	QR125
Late Payment Fee	0.25% per month
Over Credit Limit Fee	QR100
Retail Interest Rate	1% per month
Cash Advance Fee	4% min. QR10
Cash Advance Interest Rate**	1% per month
Cash@Speed "Handling Fee"	2.99% of transaction amount
Smart Installment Plan "Handling Fee"	
- 3-Month Plan	0.99% of transaction amount
- 6-Month Plan	1.99% of transaction amount
- 9-Month Plan	2.99% of transaction amount
- 12-Month Plan	2.99% of transaction amount
Comprehensive Insurance Package *	Free
QNB Mobile SMS	Free
QNB eStatement	Free
QNB Mobile Enquiry	Free

* Terms and conditions apply.

** Grace Period is not applicable for Cash Advance transactions and interest will be calculated from Transaction Date until the balance is repaid in full.

Foreign Exchange Mark-Up:

For GCC currencies	1.25%
For USD currencies	1.75%
For EUR & GBP	2.5%
For other currencies	3%

Fee Schedule - Prepaid Cards

Issuance Fee	QR30 per card
Replacement Fee	QR30 per card
Point of Sale Purchases	Free
Internet Purchases	Free
Cash Withdrawal Fee (Domestic ATM)	Free
Cash Withdrawal Fee (International ATM)	QR15 per transaction

eBanking Services

Internet Banking and Phone Banking:

Registration	Free
Enquiries on account balance and transactions	Free
Enquiries on credit card accounts	Free
Ordering cheque book	Free
Ordering account statement (full or mini)	Free
Funds transfer between QNB accounts	Free
International transfers	QR15 per transfer
(Correspondent and/or beneficiary bank charges, if any, will be deducted from the remittance amount. Beneficiary receives remittance less all such charges).	
Utility bills and credit card payments	Free
Add/Modify service to direct debit	Free
General information	Free
Interest rate information	Free
Domestic Transfers	QR4 per transfer

SMS/QNB Alerts

Push and Pull	Free*
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*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

For more information about QNB's products and services, please call 4440 7777 or visit your nearest QNB branch, or visit qnb.com