



Tariff of Charges for Retail Customers

Effective date: 1 October 2019

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We are pleased to provide you with a list of our standard tariff charges relating to the retail banking products and services offered by QNB UK. Branches in our overseas network each issue their own tariff charges and therefore this standard tariff relates only to your business with QNB UK.

This tariff of charges does not cover our mortgage or home purchase plan products. Please see the separate tariff guides for each of those products for more information.

All of our products and services are subject to terms and conditions.

Account Related Services	Fee
Account Opening	Free
*Dormant Account Status	£2 per month
Monthly Account Statement	Free
Copy Statements	Free
Status enquiry/Reference letter	£25
Statement of Interest	£20
Audit Letter (Plus VAT)	£50
Account Closure	Free

* *Accounts Dormant for more than 12 months with NIL balance and no liabilities towards the bank or other commitments on the account will be closed automatically.*

Please note that the minimum balance of £10,000 must be maintained at all times.

Transaction Fees	Fee
Cheques	
Cheque Book Issuance*	Free
Cheque Returned to us Unpaid	£15
Cheque Unpaid due to Lack of Funds	£25
Banker's Draft	£25
Funds Transfers	
Payment of Invoice	£25
Same Day Payments (CHAPS) – Amounts Over £10,000	£25
International Payments**	£35
Faster Payment (Amounts less than £10,000 within UK)	Free
Transfers in Other Currencies (Any amount within the UK)	£35

Transfer Between Accounts held with QNB UK. Free

Please note our cut-off timings for processing payments are:

For requests received by the Branch 11:30 a.m.

For payment requests using online banking 3:00 p.m.

Note: Requests received after these cut-off timings will be processed on the next working day.

Direct Debits and Standing Orders

Set up New Direct Debit***	Free
Unpaid Direct Debit (due to insufficient account balance)	£25
Set up New Standing Order	Free
Amend/Cancel existing Standing Order	Free
Unpaid Standing Order	£25

* *Cheque Books uncollected after 60 days of issuing will be destroyed.*

** *All correspondent bank charges incurred by the Bank will be debited to the customer's account as received.*

*** *Direct Debits must be set up and cancelled with the service provider directly.*

Cards Services

Charge Card:

Annual Subscription Fees:

Capital Gold Visa or Mastercard	£200
QNB Mastercard	£200
Capitol Infinite Visa	£500
Capitol Infinite Horizon Visa	£1000
Card Re-issuance Fee	Free
PIN Re-issuance Fee	Free
Emergency Card Re-issuance Fee	£50
Emergency PIN Re-issuance Fee	£50

Debit Card:

Annual Subscription	Free
Card Renewal/Reissue	Free
PIN Re-issuance	Free
*ATM Cash Withdrawals – UK	Free
*ATM Cash Withdrawals – outside UK	£2
Point of Sale Purchases	Free

* *Some banks may apply their own fees for withdrawals made from their ATMs.*

Cash Services*	Fee
GBP Cash Withdrawal from QNB UK Account	Free
Foreign Currency Purchase	1% - Min £10 / Max £100
QNB Qatar Account Cash Withdrawal	Free
QNB Emergency Cash Service	1% - Min £25 / Max £500

* All cash services are available for QNB UK account holders, customers of QNB First or Private Banking only and are subject to London Branch cash limits. Emergency Cash Service is subject to senior management approval.

Online Banking Services	Fee
Register for Internet Banking	Free
Register for Mobile Banking	Free
Register for SMS Alerts	Free
Link QNB Group Accounts (GID)	Free
Online Funds Transfer – GBP in the UK	Free
Online Funds Transfer – Other Currencies in the UK	£35
Online Funds Transfer – Outside the UK	£35
Online Transfer between QNB Group Accounts	Free
SEPA Credit Transfer	£35

Additional Services and Charges	Fee
Branch Safety Deposit Box (plus VAT)	
• Small (10" x 3" x 24")	£150 p.a.
• Medium (10" x 5" x 24")	£200 p.a.
• Large (10" x 10" x 24")	£250 p.a.
Branch Safety Deposit Box - Lost Keys (+VAT)	£250

Debit Interest

Overdraft Facility	By Arrangement
Unauthorised Overdraft	QNB Base Rate + 6% p.a.