



QNB Tariff of Charges

FIRST

QNB First Membership

Service Fee

| | |
|--|----------------|
| QNB First Membership | Free of charge |
| QNB First Debit Card | Free of charge |
| QNB First Credit Cards | Free of charge |
| * Subject to the Bank's Terms and Conditions | |
| Life Rewards World MasterCard | |
| Life Rewards Visa Infinite | |
| Qatar Airways World MasterCard | |
| QNB First Cheque Book | Free of charge |

Accounts

Service Fee

Local Currency

Current account (Qatari Riyal only)

| | |
|--|----------------|
| Subject to prevailing Terms and Conditions on balance criteria | Free of charge |
|--|----------------|

Savings account

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|---|----------------|
| Minimum monthly average balance QR3,000 | Free of charge |
|---|----------------|

Savings Plus account

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|---|----------------|
| Minimum monthly average balance QR5,000 | Free of charge |
|---|----------------|

Minor Affairs account

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|------------------------------------|----------------|
| Minimum monthly average of QR3,000 | Free of charge |
|------------------------------------|----------------|

Special Needs account

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|------------------------------------|----------------|
| Minimum monthly average of QR3,000 | Free of charge |
|------------------------------------|----------------|

Social Affairs account

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|------------------------------------|----------------|
| Minimum monthly average of QR3,000 | Free of charge |
|------------------------------------|----------------|

Local and Other Currencies "QR, USD, GBP and EURO"

Call account

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|---|----------------|
| Minimum monthly average balance QR10,000* | Free of charge |
|---|----------------|

Falling below the required minimum average balance for all above accounts

Fixed Deposit account

| | |
|---|--|
| Minimum opening balance QR20,000 | Free of charge |
| Breaking of fixed deposit prior to maturity | • Less than 1 month: 0% payable interest to the member + 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

**Terms and conditions apply, revised rate will be determined by the Bank

Cheque Book Issuance

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|-----------------------------------|----------------|
| Issuance of QNB First cheque book | Free of charge |
|-----------------------------------|----------------|

| | |
|---|----------------|
| Issuance of cheque book on the same day | Free of charge |
|---|----------------|

| | |
|--|------|
| Cheque book uncollected after two months | QR25 |
|--|------|

| | |
|---|----------------|
| Slip Withdrawal at Counter (Counter Cheque) | Free of charge |
|---|----------------|

| | |
|---|----------------|
| Slip Withdrawal at Counter (for Savings Plus account) | Free of charge |
|---|----------------|

Statement Copy (Accounts and Credit Cards)

| | |
|---|--------------------|
| Statement sent regularly to customers | Free of charge |
| Statement copy at the branch | Free of charge |
| 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

| | |
|---------------------------------------|-------------------|
| Deposit Slip | Free of charge |
| Deposit in all foreign currencies | Free of charge |
| Withdrawals in all foreign currencies | Free of charge |
| USD only cash deposit/withdrawal fee | 1% (Minimum QR25) |

Account Closure - Current and Savings

| | |
|--------------------------------|----------------|
| Account older than one year | Free of charge |
| Account less than one year old | QR50 |

Dormant Account

| | |
|-----------------|--|
| Dormant account | QR10 per balance less than QR500 or equivalent in other currencies |
|-----------------|--|

Debit Cards

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|---|----------------|
| QNB First Debit Card annual fee | Free of charge |
| QNB First Debit Card replacement | Free of charge |
| QNB First Debit Card replacement with name | Free of charge |
| Re-issuance of PIN | Free of charge |
| QNB First Debit Card not collected: | |
| Within 60 days for New/Replacement card Within 120 days for Renewal card | QR20 per Card |

Foreign Exchange Mark-up:

| | |
|----------------------|-------|
| For GCC currencies | 1.25% |
| For USD currency | 2% |
| For other currencies | 3% |

ATM Cash Withdrawals:

| | |
|-------------------------------|----------------------|
| QNB Qatar network & NAPS | Free of charge |
| International network | QR15 per transaction |
| EUR, GBP & USD withdrawal fee | 1% (Minimum QR25) |

Credit Card Type

| | |
|--|-----------------------------|
| QNB First Credit Card annual fees | Free of charge |
| Life Rewards World MasterCard | |
| Life Rewards Visa Infinite | |
| Qatar Airways World MasterCard | |
| Supplementary QNB First Credit Card annual fee | Free of charge |
| Card Replacement fee | Free of charge |
| Late Payment Fee | 0.25% per month |
| Over Credit Limit Fee | Free of charge |
| Retail Interest Rate | 1% per month |
| Cash Advance Interest Rate | 1% per month |
| Cash Advance Fee | 4% or QR10 |
| Personal Accident Insurance | Free of charge |
| Travel Inconvenience Insurance | Free of charge |
| Purchase Protection | Free of charge |
| QNB Mobile SMS | Free of charge |
| Cash @ Speed 'handling fee' | 2.99% of transaction amount |
| QNB eStatement | Free of charge |
| QNB Mobile Enquiry | Free of charge |
| Foreign Exchange Mark-up: | |
| For GCC currencies | 1.25% |
| For USD currency | 2% |
| For other currencies | 3% |

Fee Schedule - Prepaid Cards

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

Himyan Card fees

| | |
|---------------------|----------------|
| Issuance fee | QAR 30 |
| Replacement fee | QAR 30 |
| Annual Fee | Free of charge |
| Cash Withdrawal Fee | Free of charge |

Loans

Service Fee

| | |
|---------------------------------|----------------|
| Management Fee | Free of charge |
| Early Settlement Fee | Free of charge |
| Top-Up Fee | Free of charge |
| Loan Rescheduling Fee | Free of charge |
| Postponement of Installment Fee | Free of charge |

Cheques

Service Fee

Collection of QR Cheques

| | |
|--|-----------------|
| Regular clearing - end of day | Free of charge |
| Post-dated cheques | QR10 per cheque |
| 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 | 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 |

Collection of Foreign Currency Cheques into Account

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|---|--|
| 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 / 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

Service Fee

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|---|--|
| Setting up and amending automated Standing Orders | Free of charge |
| Transfers to other banks in Qatar / International | Remittance charges (excluding charities) |
| Balance / Sweep orders | QR50 per month |
| Standing Orders between QNB accounts | Free of charge |

eBanking Services

Service Fee

Internet Banking & Phone Banking

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|---|----------------|
| Registration | Free of charge |
| Enquiries on account balance and transactions | Free of charge |
| Enquiries on Credit Card accounts | Free of charge |
| Ordering cheque book | Free of charge |
| Ordering account statement (full or mini) | Free of charge |
| Fund transfers between QNB accounts | Free of charge |

| | |
|--|--|
| Fund transfers to another bank account (in foreign currency) | QR15 per each transfer |
| Fund transfers to another bank account (in local currency) | QR6 per each transfer |
| Utility bills and Credit Card payments | Free of charge |
| Add / Modify service to direct debit | Free of charge |
| General information about interest rates | Free of charge |
| IBAN Certificate fee | 25 QAR per request |
| Stamped eStatement fees | A. 5 years - QAR 10 per month B. More than 5 years - QAR 20 per month |

SMS / QNB Alerts

| | |
|---|-----------------|
| Push and Pull | Free of charge* |
| * Excluding telecom provider charge for pull services | |

Miscellaneous

Service Fee

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|--|----------------|
| Audit confirmation letter | Free of charge |
| Balance certificate / No liability letters / Other letters issued at the request of the customer | QR25 per item |

Money Transfers

Service Fee

Inward

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|--|---|
| If credited to beneficiary's QNB First account | Free of charge |
| Payment in foreign currency notes | 1% (min. QR20 or equivalent) + remittance charges |

Outward

| | |
|------------------------------|------|
| Demand drafts / Pay orders | QR15 |
| Cancellation of demand draft | QR45 |

International Transfers

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|--------------------------------------|-------------------|
| USA, Europe, Far East, Asia & Africa | QR10 per transfer |
| GCC & Middle East | QR10 per transfer |

Local Transfers

| | |
|---|------|
| Transfer to other banks in Qatar in QR (Free if transferred to charities) | QR10 |
|---|------|

Safe Deposit Lockers*

Annual rental fees for QNB First Members

* Rental cost is subject to selected locker size

| | |
|-----------------|-------------------|
| Small QR500 | Medium QR750 |
| Large QR1000 | X-Large QR1500 |

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|-------------------------------------|--------|
| New key Issuance or key replacement | QAR100 |
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qnb.com/first