



QNB Private Tariff & Charges - 2023

PRIVATE

Accounts & Deposit	Private VIP	Private HNWI	Private UHNWI	Instructions
Local Currency				
Current account (Qatari Riyal only)	QR 500 p.m.	Free of Charge	Free of Charge	Subject to prevailing Terms and Conditions on balance criteria (average balance of all accounts)
Savings account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR3,000
Savings Plus account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR5,000
Minor Affairs account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR3,000
Special Needs account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR3,000
Social Affairs account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR3,000
Local and Other Currencies “QR, USD, GBP and EURO”				
Call account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR10,000 Or equivalent in other currencies
Fixed Deposit account	Free of Charge	Free of Charge	Free of Charge	Minimum opening balance QR20,000
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"

Statement Copy (Accounts and Credit Cards)

Statement sent regularly to customers	Free of Charge	Free of Charge	Free of Charge
Statement copy at the branch	Free of Charge	Free of Charge	Free of Charge
Certified statement other than regular	QR10 per statement	Free of Charge	Free of Charge
Account statement for 1 - 5 years	QR10 per statement	Free of Charge	Free of Charge
Account statement for more than 5 years	QR20 per statement	Free of Charge	Free of Charge

Deposits / Withdrawals

Withdrawal at counter	QR 10 (less than QR1,000)	Free of Charge	Free of Charge
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Deposit Slip

Free of Charge	Free of Charge	Free of Charge
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Deposit in all foreign currencies	Free of Charge	Free of Charge	Free of Charge
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Withdrawals in all foreign currencies	Free of Charge	Free of Charge	Free of Charge
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Account Closure - Current and Savings

Account older than one year	Free	Free	Free
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Account less than one year old	QR50	Free of Charge	Free of Charge
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Dormant Account

Dormant account	QR10	Free of Charge	Free of Charge	per balance less than QR500 or equivalent in other currencies
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Cheques & Chequebook	Private VIP	Private HNWI	Private UHNWI	Instructions
Issuance of QNB Private cheque book (upon account opening)	Free of Charge	Free of Charge	Free of Charge	
Additional cheque book issuance (25 leaves)	QR15	Free of Charge	Free of Charge	
Additional cheque book issuance (50 leaves)	QR18	Free of Charge	Free of Charge	Per additional cheque book
Issuance of cheque book on the same day	Free of Charge	Free of Charge	Free of Charge	
Cheque book uncollected after two months	QR25	Free of Charge	Free of Charge	
Slip Withdrawal at Counter (Counter Cheque)	Free of Charge	Free of Charge	Free of Charge	
Slip Withdrawal at Counter (for Savings Plus account)	Free of Charge	Free of Charge	Free of Charge	
Collection of QR Cheques				
Regular clearing - End of day	Free of Charge	Free of Charge	Free of Charge	
Special Clearing	QR50	Free of Charge	Free of Charge	
Executive Clearing	QR20	Free of Charge	Free of Charge	
High	QR10	Free of Charge	Free of Charge	
Medium	QR5	Free of Charge	Free of Charge	
Post-Dated Cheques	QR10	Free of Charge	Free of Charge	Per cheque
Copy of paid cheque (less than one year)	QR10	Free of Charge	Free of Charge	per copy
Copy of paid cheque (more than one year)	QR20	Free of Charge	Free of Charge	per copy
Issuance of demand draft	QR15	QR15	QR15	
Returned Cheques - Due to insufficient funds				
For the first time	QR370	QR370	QR370	
For the second time	QR400	QR400	QR400	
For the third time and more	QR500	QR500	QR500	
Effect not cleared, Please represent	QR500	QR500	QR500	
For legally acceptable reasons	Free of Charge	Free of Charge	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	QR25	Free of Charge	Free of Charge
Per Cheque Book QR45	QR45	Free of Charge	Free of Charge
Per Demand Draft QR45	QR45	Free of Charge	Free of Charge

Fund Transfer and Standing Instructions	Private VIP	Private HNWI	Private UHNWI	Instructions
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Inward

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

International transfers

International Transfers to USA, Europe, Far East, Africa and Asia	QR15	QR15	QR15	
International Transfers to GCC and Middle East	QR15	QR15	QR15	
Recall of Telegraphic Transfer: (a) applicable whether or not funds are received back or (b) if funds are returned for reasons of incorrect payment instructions provided by customer	Free of Charge	Free of Charge	Free of Charge	FX conversion rate (if applicable)

Transfers in Qatari Riyal to other bank in Qatar	Free of Charge	Free of Charge	Free of Charge	
Less than QR100	60 Dirham	60 Dirham	60 Dirham	(Free if transferred to charities)
More than QR100/- less than QR1 Million	QR4	QR4	QR4	(Free if transferred to charities)
More than QR 1 Million	QR6	QR6	QR6	(Free if transferred to charities)

Standing Orders

Setting up and amending an automated Standing Order	Free of Charge	Free of Charge	Free of Charge	
Transfers to other banks in Qatar	QR10	Free of Charge	Free of Charge	+ remittance charges (excluding charities)
Standing Orders between QNB accounts	Free of Charge	Free of Charge	Free of Charge	
Balance/Sweep Orders	QR50 p.m.	Free of Charge	Free of Charge	

Debit Card, Credit Card and Pay & Go	Private VIP	Private HNWI	Private UHNWI	Instructions
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Debit Card

QNB Private Debit Card	Free of Charge	Free of Charge	Free of Charge	
Replacement of QNB Private Debit Card (Lost, Damaged, Additional)	QR50	Free of Charge	Free of Charge	
Re-issuance of PIN	Free of Charge	Free of Charge	Free of Charge	
Renewal QNB Private Debit Card	Free of Charge	Free of Charge	Free of Charge	
Uncollected Debit Card (maximum for 2 month)	Free of Charge	Free of Charge	Free of Charge	
Cash Withdrawal from ATM for QNB & other banks in Qatar	Free of Charge	Free of Charge	Free of Charge	
Cash Withdrawal from ATM International (per transaction)	QR15	QR15	QR15	For every withdrawal transaction - currency not applicable
Foreign Exchange Mark-up				For every withdrawal transaction - currency not applicable

For GCC currencies	1.25%	1.25%	1.25%	
For USD currency	2%	2%	2%	
For other currencies	3%	3%	3%	
Balance Enquiry	Free of Charge	Free of Charge	Free of Charge	
USD Currency withdrawal fee	1%	1%	1%	(Minimum QR25)

Credit Card

Issuance and Annual Renewal Fees

QNB First Credit Card annual fees	Free of Charge	Free of Charge	Free of Charge	
Life Rewards Visa Infinite	Free of Charge	Free of Charge	Free of Charge	
Private Banking card issuance	Free of Charge	Free of Charge	Free of Charge	
Exclusive Private Banking card issuance	Free of Charge	Free of Charge	Free of Charge	
Card Replacement Fee	125	Free of Charge	Free of Charge	
Late Payment Fee	0.25% p.m	0.25% p.m	0.25% p.m	
Over credit card Limit Fee	100	Free of Charge	Free of Charge	
Interest Rate	1% p.m	1% p.m	1% p.m	
Cash advance interest rate	1% p.m	1% p.m	1% p.m	
Cash advance Fee	4% or QR 10	4% or QR 10	4% or QR 10	
Comprehensive insurance package	Free of Charge	Free of Charge	Free of Charge	
QNB mobile SMS	Free of Charge	Free of Charge	Free of Charge	
Cash @ Speed "Handling Fee"	2.99% of transaction amount	2.99% of transaction amount	2.99% of transaction amount	
Smart Installment Plan "Handling Fee"				
3-Month Plan	0.99% of transaction amount	0.99% of transaction amount	0.99% of transaction amount	
6-Month Plan	1.99% of transaction amount	1.99% of transaction amount	1.99% of transaction amount	

9-Month Plan	2.99% of transaction amount	2.99% of transaction amount	2.99% of transaction amount
12-Month Plan	2.99% of transaction amount	2.99% of transaction amount	2.99% of transaction amount
QNB eStatement	Free of Charge	Free of Charge	Free of Charge
QNB Mobile Enquiry	Free of Charge	Free of Charge	Free of Charge
Foreign Exchange Mark-up			
For GCC currencies	1.25%	1.25%	1.25%
For USD currency	2%	2%	2%
For other currencies	3%	3%	3%

Prepaid Card Fees

Issuance Fee	QR 30 per Card	Free of Charge	Free of Charge
Replacement Fee	QR 30 per Card	Free of Charge	Free of Charge
Point of Sale Purchases	Free of Charge	Free of Charge	Free of Charge
Internet Purchases	Free of Charge	Free of Charge	Free of Charge
Cash Withdrawal Fee (Domestic ATM)	Free of Charge	Free of Charge	Free of Charge
Cash Withdrawal Fee (International ATM)	QR 15 per transaction	QR 15 per transaction	QR 15 per transaction

Loans	Private VIP	Private HNWI	Private UHNWI	Instructions
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Personal Loan, Vehicle Loan & Vehicle Lease

Management fee	Free of Charge	Free of Charge	Free of Charge
Early settlement	Free of Charge	Free of Charge	Free of Charge
Loan reschedule	Free of Charge	Free of Charge	Free of Charge
Postponement of loan installment	Free of Charge	Free of Charge	Free of Charge
Top-up fee	Free of Charge	Free of Charge	Free of Charge

e-banking	Private VIP	Private HNWI	Private UHNWI	Instructions
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Internet Banking & Phone Banking

Registration	Free of Charge	Free of Charge	Free of Charge	
Enquiries on account balance and transactions	Free of Charge	Free of Charge	Free of Charge	
Enquiries on Credit Card accounts	Free of Charge	Free of Charge	Free of Charge	
Ordering Cheque Book	Free of Charge	Free of Charge	Free of Charge	
Ordering account statement (full or mini)	Free of Charge	Free of Charge	Free of Charge	
Funds transfer between QNB accounts	Free of Charge	Free of Charge	Free of Charge	
Fund transfers to another bank account (in foreign currency)	QR15	QR15	QR15	(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 of Charge	Free of Charge	Free of Charge	
Add/Modify service to direct debit	Free of Charge	Free of Charge	Free of Charge	
General information	Free of Charge	Free of Charge	Free of Charge	
Interest rate information	Free of Charge	Free of Charge	Free of Charge	
Fund transfers to another bank account (in local currency)	QR6	QR6	QR6	

Miscellaneous	Private VIP	Private HNWI	Private UHNWI	Instructions
Audit confirmation letter	Free of Charge	Free of Charge	Free of Charge	
"Balance certificate/no liability letters/other letters issued at the request of the customer/ interest certificate"	QR25	Free of Charge	Free of Charge	

Mortgage Loan	Private VIP	Private HNWI	Private UHNWI	Instructions
Management fee				
- Salaried customers	Free of Charge	Free of Charge	Free of Charge	
- Other income customers	1%	1%	1%	
Early settlement	Free of Charge	Free of Charge	Free of Charge	
- Salaried customers	Free of Charge	Free of Charge	Free of Charge	
- Other income customers	1%	1%	1%	
Loan reschedule	Free of Charge	Free of Charge	Free of Charge	
Postponement of loan installment	Free of Charge	Free of Charge	Free of Charge	

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