



QNB Tariff of Charges.

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
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Local Currency

Current account (Qatari Riyal only)

Subject to prevailing Terms and Conditions on balance criteria

Free of Charge

Savings account

Minimum monthly average balance QR3,000

Free of Charge

Savings Plus account

Minimum monthly average balance QR5,000

Free of Charge

Minor Affairs account

Minimum monthly average of QR3,000

Free of Charge

Special Needs account

Minimum monthly average of QR3,000

Free of Charge

Social Affairs account

Minimum monthly average of QR3,000

Free of Charge

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

Call account

Minimum monthly average balance QR10,000*
Falling below the required minimum average balance for all above accounts

Free of Charge

Fixed Deposit account

Minimum opening balance QR20,000
Breaking of fixed deposit prior to maturity

Free of Charge

- 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

Cheque Book Issuance

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

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
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Debit Cards

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	QR20 per Card
Within 120 days for Renewal card	

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 Withdrawals

QNB Qatar network & NAPS	Free of Charge
International network	QR15 per transaction

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
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
QNB eStatement	Free of Charge
QNB Mobile Enquiry	Free of Charge

Prepaid Card Fees

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

Foreign Exchange Mark-up Fees

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

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

Rates are subject to change without prior notice. All Terms and Conditions apply.

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	QR100
For the second time	QR150
For the third time and more	QR300
Other legally acceptable reasons	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 / 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
Setting up and amending automated Standing Orders	Free of Charge
Transfers to other banks in Qatar	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	
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

SMS / QNB Alerts

Push and Pull Free of Charge*

* Excluding telecom provider charge for pull services

Miscellaneous Service Fee

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

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

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	Medium
QR500	QR750
Large	X-Large
QR1000	QR1500

New key issuance or key replacement QR100

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Telephone: 4440 7788

qnb.com/first