



QNB Tariff of Charges

Deposit Account

Service Fee

Savings Plus Account:

Minimum monthly average balance
QR5000

Free of charge

Current Account:

Subject to prevailing terms and
conditions on balance criteria

Free of charge

Call Account:

Minimum monthly average balance
QR10,000*

Free of charge

Fixed Deposit Account:

Minimum opening balance QR20,000*

Breaking of fixed deposit prior to ma-
turity

- 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

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

Cheque Book Issuance

First Cheque Book upon account opening	Free of charge
Issuance of Cheque Book on same day	QR20 from selected branches
Additional Cheque Books	
Cheque Book (25 Leaves)	QR15
Cheque Book (50 Leaves)	QR18
Cheque Book uncollected after 60 days	QR25
Statement copy (Accounts and Credit Cards)	Free of charge
Statement sent regularly to customers	
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
Retirement Qatari	QR 5 for amounts less than QR 1000
USD only cash Deposit/Withdrawal fee	1% (Minimum QR25)
Deposits/Withdrawals for other foreign currencies	Free of charge
Cash Foreign Currency Exchange at the counter (For QNB customers only)	Free of charge
Account closure - Current & Savings:	
• Account older than one year	Free of charge
• Account less than one year old	QR50

Dormant Account

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

Debit Cards

QNB Debit Card annual fee	Free of charge
Debit Card replacement	QR50
eCash Card issuance	QR20
Card Delivery Fees Via Postal Service (Qatar Only)	QAR50

Foreign Exchange Mark-up

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

ATM Cash Withdrawal

QNB Qatar network & NAPS	Free of charge
International network	QR15 per transaction
EUR, GBP & USD Withdrawal Fee	1% (Minimum QR25)

Personal Loans

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 an installment fee	Free of charge

Vehicle Loan

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

Vehicle Lease

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

Mortgage Loan

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

Cheques

Collection of QR Cheques:

Regular clearing - End of day	Free of charge
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

Returned Cheques

Due to Insufficient Funds:

For the first time	QR370
For the second time	QR400
For the third time and more	QR400
Effect not cleared, Please represent	QR500

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 of charge
Transfers to other banks in Qatar / International	QR10 + remittance charges (excluding charities)
Balance/Sweep Orders	QR50 per month
Standing Orders between QNB accounts	Free of charge

Money Transfers

Inward:

If credited to beneficiary's QNB account	Free of charge
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
• Retried Qatari	QR 7.5
Cancellation of Demand Draft / pay order	QR45
• Retired Qatari	QR22.50
International Transfer for USA, Europe, Far East, Africa and Asia	QR15
International Transfer Retired Qatari	QR7.5
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 of charge
---	----------------

Himyan Prepaid Card fees

Issuance Fee	QAR 30
Replacement Fee	QAR 30
Card Delivery Fees Via Postal Service (Qatar Only)	QAR 50
Annual Fee	Free of charge
Cash Withdrawal Fee	Free of charge

Fee Schedule - Credit Cards

Credit Card Type:

Annual Fee	Free of charge
Annual Fee for QNB First Mastercard World Credit Card for non-QNB First	QR3600 per year
Replacement Fee	QR125
Card Delivery Fees Via Postal Service (Qatar Only)	QAR50
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 of charge
QNB Mobile SMS	Free of charge
QNB eStatement	Free of charge
QNB Mobile Enquiry	Free of charge

* 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 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
Card Delivery Fees Via Postal Service (Qatar Only)	QAR50

eBanking Services

Internet Banking and 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
Funds transfer between QNB accounts	Free of charge
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).

Fees on Foreign Currency Fund Transfers

Salaried Customers:	0.15% (on transfer amount), Maximum QAR1000
Non-Salaried:	0.50% (on transfer amount), Maximum QAR1000
Utility bills and Credit Card payments	Free of charge
Add/Modify service to direct debit	Free of charge
General information	Free of charge
Interest rate information	Free of charge
Domestic Transfers	QR4 per transfer
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

Audit confirmation letter QR25

Balance certificate/no liability letters/other letters issued at the request of the customer/interest certificate QR25 per item

Qatar National Bank (Q.P.S.C.)
P.O. Box 1000, Doha, Qatar
Tel: +974 4425 2444
Fax: +974 4441 3753

qnb.com