



Tariff of Charges for Islamic Retail Customers

01/10/2026

The following is a listing of our standard tariff charges relating to the retail Islamic banking products and services offered by QNB London. Branches in our overseas network each issue their own tariff charges and therefore, this standard tariff relates only to your business with QNB London.

This tariff of charges does not cover our home purchase plan product. Please see the separate tariff guides for each of that product for more information.

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

Account Related Services	Fee
Account Opening	Free
Dormant Account Fee*	£25 per month
Monthly Minimum Average Balance Fee**	£50 per month
Account Statements	Free
Status enquiry / Reference letter	£25
Statement of Profit Payments	£20
Audit Letter (Plus VAT)	£50
Account closure	Free
Monthly Minimum Average Balance Fee**	£50 per month

* Dormant accounts with NIL balance for more than three months will be closed automatically.

**Collected each month from Customer's accounts which experienced, in previous month, a drop in average balance below minimum level of GBP GBP 50,000 or equivalent in other currencies. Effective as of November 1, 2023

Transaction Fees	Fee
Cheques	
Cheque Book Issuance*	Free
Cheque Returned to us Unpaid	£15
Cheque Unpaid due to Lack of Funds	£25
Funds Transfers	
Payment of Invoice	£25
Same Day Payments (CHAPS) - Amounts Over £10,000	£25
International Payments**	£35
GBP International Payments	£10
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 London	Free

Please contact us for our cut off time for processing payment

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 within 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

Fee

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 £100 / Max £500
QNB Qatar Account Cash Withdrawal	1% - Min £100 / Max £500

Cash services are available to QNB UK and QNB Qatar account holders only.
The service is subject to Bank's approvals.

Online Banking Services

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 - GBP International Payment	£10
Online Funds Transfer - Outside the UK	£35
Online Transfer between QNB Group Accounts	Free
SEPA Credit Transfer	£35

Online Banking Services

Branch Safe Deposit Locker	
• Small (10" x 3" x 24")	£240 p.a.
• Medium (10" x 5" x 24")	£300 p.a.*
• Large (10" x 10" x 24")	£360 p.a.*
Branch Safe Deposit Locker - Lost keys	£900* (one off charge)

* Fees include VAT

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