



## Commercial Bank

### Corporate Tariff of Charges

Account Services	
Monthly Charges If Minimum Average Balance Not Met (Current Accounts)	
Minimum Monthly Average Balance:	Monthly Charges:
QAR 150,000*	QAR 600 per month
QAR 5,000 - for Micro Companies**	QAR 5 per month
USD 5,000	QAR 600 per month
EUR 5,000	QAR 600 per month
GBP 5,000	QAR 600 per month
Charges on Overdraft with No Approved Limit	
Overdraft in excess of QAR 1,000 to QAR 100,000	QAR 2,000 per month
Overdraft in excess of QAR 100,001 to QAR 500,000	QAR 3,000 per month
Overdraft in excess of QAR 500,001 to QAR 1,000,000	QAR 5,000 per month
Overdraft in excess of QAR 1,000,001	QAR 10,000 per month
Charges on Excess 10% Over Approved Overdraft Limit	
Minimum Charge	QAR 5,000
Unutilized Overdraft Charges (Monthly)	
Based on Unutilized Average Overdraft Balance for the month	Flat fee of 0.10% per month
Daily Closing Balance Requirement For Account to Earn Interest	
Call Account	QAR 50,000
Time Deposits Accounts	QAR 50,000
	USD 20,000
	EUR 20,000
	GBP 10,000
Account Service Charge	
Account Service Fee	QAR 95 Semi Annually
Account Mandate and Maintenance	
Change of Account Title	QAR 250 per account
Non Submission of Valid Commercial Registration (CR)/ License/ Certificate	QAR 995 per month or part thereof
Non Submission of Valid Establishment \ Computer card	QAR 995 per month or part thereof
Non Submission of FATCA & CRS Self-Certification Form	QAR 995 per month or part thereof
Non Submission of Valid QID/ Passport/ Commercial Registration for Partner(s)	QAR 995 per month or part thereof
Non Submission of Valid QID/ Passport for Authorized Signatory(s)	QAR 995 per month or part thereof
Non Submission of Valid QID/ Passport for Account Holder(s)	QAR 995 per month or part thereof
Missing or Invalid Email/ Mobile/ Landline / P.O.Box	QAR 995 per month or part thereof
Missing/Expired Information Update Charge	QAR 995 per month or part thereof
Account closure within 6 months of opening	QAR 250 per account
Time Deposit Accounts closure prior to maturity	QAR 50 per account plus accrued interest will not be payable
Dormant Account Reactivation	QAR 250 per account
Unclaimed Account Reactivation	QAR 250 per account
Signature Verification	QAR 25 per signature
SMS alert Setup	Free of Charge
SMS alert Monthly fee	Free of Charge



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Sweep Facility	
Set up	QAR 100
Amendment / Cancellation / Closure	QAR 50
Issuance of Certificates	
Balance Certificate	QAR 100 per request
Account Closure Certificate	QAR 100 per account
Audit Confirmation Letter	QAR 250 per request
Letter to Ministry of Economy and Commerce	QAR 500 per request
Trade and Credit Information (TCI)	QAR 150 per request
Bank Reference Letter	QAR 150 per request
Other certificates	QAR 100 per request
Account Statement Requests	
Outward - Account Statements to other banks via SWIFT MT940/ MT950	QAR 500 per month
Account Additional	Current Year (up to 12 months): QAR 50 per Month
	Previous Year (up to 24 months): QAR 75 per Month
	Beyond 2 Years: QAR 100 per Month
Cheques	
Cheque Book Issuance	QAR 250 per cheque book (first cheque book free)
Specially Designed Cheque Books (Customized)	Actual cost plus 20% (minimum QAR 500)
Cheque Book Mailing	QAR 50 per cheque book
Regular Local Clearing (Drawn on local bank in local currency)	Free of Charge
Special (Priority) Local Clearing (Drawn on local bank in local currency)	QAR 100 per cheque
Foreign Currency Cheques Collection (If paid to Customer's Local Currency Account)	QAR 50 plus other banks' charges
Foreign Currency Cheques Collection (If paid to Customer's Foreign Currency Account)	0.25% commission (minimum QAR 50 plus other banks' charges)
Foreign Currency Cheques Purchase (If paid in QAR)	QAR 50 plus other banks' charges
Foreign Currency Cheques Purchase (If paid in Foreign Currency Notes - subject to availability)	1% commission (minimum QAR 75 plus other banks charges)
Cheque Discounting	QAR 20 per cheque + interest as per Offer Letter
Safe keeping of Post Dated Cheques (PDC)	Current year: QAR 20 per cheque
	After one year: QAR 25 per cheque
Outstanding PDC report	QAR 50
Cancellation/ Replacement/ Premature Withdrawal of Post Dated Cheques	QAR 25 per cheque
Returned Cheque handling (Cheque deposited to Account)	QAR 50 per cheque
Notice of Lost/ Stolen Cheque	QAR 50 per cheque
Cheque Referral	QAR 75 per referral ***



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Returned Cheques Drawn On Own Account	
Insufficient Funds/ Funds Not Cleared - First Time	QAR 400 <sup>†</sup>
Insufficient Funds/ Funds Not Cleared - Second Time	QAR 400 <sup>†</sup>
Insufficient Funds/ Funds Not Cleared - Third Time Onwards	QAR 400 <sup>†</sup>
Technical Reason	QAR 450
Drawer's Signature Required	QAR 350
Payments	
Inward Remittance	
Credit to Local Currency Account	Free of Charge
Credit to Foreign Currency Account in same currency	USD 10 (or equivalent in Foreign Currency)
Outward Remittance	
Funds Transfer between Commercial Bank accounts	Free of Charge
Local Funds Transfer (To local bank in local currency)	QAR 120
International Funds Transfer	QAR 175
Bulk Salary Processing for third bank	QAR 200 per file
Additional charges to send Outward remittance in full (If customer opts for charge type "OUR")	As levied by correspondent bank
Foreign Currency Demand Drafts	
Issuing	QAR 100
Stop	QAR 100
Cancellation	QAR 100
Postage charges	QAR 25 (plus actual postage charge)
Courier charges	QAR 75 (plus actual courier charge)
Manager's Cheques (Local currency)	
Issuing	QAR 100
Cancellation	QAR 50
Postage charges	QAR 25 (plus actual postage charge)
Courier charges	QAR 75 (plus actual courier charge)
Payment Investigations	
Recall of Outward remittance (Irrespective of return of funds)	QAR 150 plus other bank charges
Outward remittance fate enquiry (Beneficiary claims non-receipt of funds)	QAR 100 for the initial request plus other bank charges plus QAR 50 for each subsequent chaser
Amendment of Outward remittance	QAR 100 for the initial request plus other bank charges plus QAR 50 for each subsequent chaser
Copy of outward remittance	< 6 months: QAR 50
	> 6 months: QAR 150



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<b>Standing Orders</b>	
Setup	QAR 100
Amendment	QAR 100
Cancellation	QAR 50
Insufficient funds	QAR 150 per standing order
<b>Processing Commission</b>	
Processing commission (On FX transactions)	Maximum 1.75%
<b>Other Applicable Charges</b>	
Deposit Only Card	Free of Charge
Cash Deposit/ Cash Withdrawal/ Cheque Cashed over 3 Transactions Per Day	QAR 50 Per Transaction
Foreign Currency Notes Deposit or Withdrawal for same currency account	1% service charge (minimum QAR 100)
Local Mailing	QAR 25 per item
International Mailing/ Courier Service	QAR 150 per item (plus actual courier charges)
International Fax Service	QAR 50 per page
Local Fax Service	QAR 25 per page
Retrieval of old records (Per Record)	Up to 3 months: QAR 50
	4 to 12 months: QAR 75
	Beyond 12 months: QAR 100
<b>Payroll</b>	
Manual processing of files	QAR 400 per file
To Local Bank in Local Currency	QAR 10 per transaction
<b>Credit Bureau Reports</b>	
Per Facility Application/ Annual Review of Facility	QAR 50 per request
<b>Commercial Bank Debit Card</b>	
Annual Fee	Free of Charge
Replacement	QAR 50
Pin Re-issuance	QAR 50
Cancellation	QAR 50
Dispute Processing Fee	QAR 100
<b>Corporate Internet Banking (CIB)</b>	
RSA Token	QAR 400 per Token ( New/damaged /lost )
One time password (OTP)	Free of Charge
Funds Transfer between Commercial Bank accounts	Free of Charge
Local Funds Transfer (To local bank in local currency)	QAR 22
International Funds Transfer	QAR 90
WPS payroll under CIB (up to 50 records per file)	QAR 50 per file
WPS payroll under CIB (more than 50 records per file)	QAR 100 per file
Payroll (To local bank in local currency)	QAR 10 per transaction
Additional charges to send Outward remittance in full (if customer opts for charge type "OUR")	As levied by correspondent bank



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Import Letter of Credit (ILC)	
Issuance & Reinstatement (Incl. Revolving / Back to Back / Standby)	2% p.a. for minimum 3 months (minimum QAR 500)
Amendments	minimum QAR 500 per amendment
Overdrawn	QAR 500
Unutilized	QAR 500
Acceptance Commission	1.5% p.a. on the Bill amount (0.12% p.m. or part thereof Min QAR 500 on usance bills)
Settlement commission	0.15% flat on the Bill amount (Min QAR 500 on Sight bills)
Discrepancy	USD 150 per discrepant presentation
Reimbursement	QAR 500
Transfer	0.25% of Letter of Credit value (minimum QAR 1,000)
Assignment & acknowledgement	QAR 500
Review non standard format / preperation of draft LC	QAR 500
Import Letter of Credit - Other Charges	
SWIFT Issuance MT 700	QAR 500
SWIFT Amendment	QAR 250
SWIFT Others	QAR 150
Courier Charges	International: QAR 150 Domestic : QAR 100
Shipping Guarantee /Delivery Order issuance	0.465% flat (minimum QAR 500)
Export Letter of Credit	
Advising	QAR 350
Amendment Advising	QAR 350
Discrepancy	USD 150 per discrepant presentation
Reimbursement	QAR 500
Settlement commission	0.15% of Invoice amount (Minimum QAR. 500)
Open Confirmation- Exports	Risk based (minimum QAR 500)
Transfer	0.25% of Letter of Credit value (minimum QAR 1,000)
Unpaid Export Documents/ Discounted bills at maturity	QAR 500 if documents returned unpaid/ remains unpaid for over one month
Export Letter of Credit - Other Charges	
SWIFT MT 710/720 Transfer and advising	QAR 500
SWIFT Amendment Transfer and advising	QAR 250
SWIFT Others	QAR 150
Courier Charges	International: QAR 150 Domestic : QAR 100
Assignment & acknowledgement	QAR 500
Export Letter of Credit Bills Discounting	QAR 300 per bill



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<b>Documentary Collections</b>	
Documentary collections remitting/presenting bank processing	0.125% flat of invoice amount (minimum QAR 500)
Documents Released Free of Payment /Returning of Documents unpaid unaccepted	0.125% p.a. of invoice amount for the acceptance period (minimum QAR 500)
Documentary collections - Acceptance fee	QAR 500
Documentary collections Amendments	QAR 500
Documentary Collections Co-Acceptance	1.50% p.a. of invoice amount (minimum QAR 500) for the acceptance period
SWIFT Others	QAR 150
<b>Supply Chain Finance</b>	
SCF Structuring / Setup Fee	1.5% of SCF Limits (minimum QAR 5,000)
SCF Counterparty Setup Fee	QAR 1,000 per program (to be paid by obligor)
SCF Transaction Handling Fee	0.125% flat of invoice amount (minimum QAR 500)
SCF Overdue Fees	- 1.50% flat on outstanding amount when the loan becomes overdue - 0.25% flat on outstanding amount on day 15 - 2% flat on outstanding amount on day 30 - 2% flat on outstanding amount on day 60 or part thereof and every 30 days thereafter till full settlement of dues
SCF Loan Extension Fee	1.50% flat per month/or part thereof
SCF Prepayment	0.10% flat (QAR 500 min)
SWIFT Misc Msgs	QAR 100
SWIFT International Remittance	QAR 150
SWIFT Domestic Remittance	QAR 100
<b>SCF Related Communication</b>	
SWIFT	USD 125/QAR 500
Courier Charges	International: QAR 150 Domestic : QAR 100





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Letter of Guarantees	
Issuance	2.00% p.a. (minimum QAR 500)
Amendment Advising	2.00% p.a. (minimum QAR 500)
Reinstatement	2.00% p.a. from current expiry date (minimum QAR 500)
Advising	QAR 500
Review Non Standard Format / Preperation of Draft Letter of Guarantees	QAR 500
Extension for extraordinary period	QAR 1000
Issuance against Counter Guarantee received	Risk Based (minimum USD 350 + USD 30 Postage Charges)
Counter Guarantee sent requesting LG issuance	2.00% p.a. (minimum QAR 500)
Early Cancellation of Guarantee	QAR 500
Letter of Guarantees - Other Charges	
SWIFT Issuance MT 760	QAR 500
SWIFT Amendment MT 767/799	QAR 250
SWIFT Others	QAR 150
Courier Charges	International: QAR 150 Domestic : QAR 100
Extend/ Pay request Non-Compliance Penalty	QAR 1,000
Trade Finance (LC Ref. / Non. LC Ref. / OS. Ref. / Inv. / Receivable Disc.)	
TF Drawdown/Setup (Loan Request)	0.10% flat (QAR 500 min)
TF Handling (Discounting Request)	0.125% flat of bill value (QAR 500 min)
TF Loan Extension Fee	1.50% flat per month/or part thereof
TF Overdue Fees	- 1.50% flat on outstanding amount when the loan becomes overdue - 0.25% flat on outstanding amount on day 15 - 2% flat on outstanding amount on day 30 - 2% flat on outstanding amount on day 60 or part thereof and every 30 days thereafter till full settlement of dues
TF Early Settlement	0.10% flat (QAR 500 min)
Other Charges	
SWIFT Misc. Msgs	QAR 100
SWIFT International Remittance	QAR 150
SWIFT Domestic Remittance	QAR 100
Courier Charges	International: QAR 150 Domestic : QAR 100



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Miscellaneous Charges related to Trade	
SWIFT	USD 125/QAR 500
SWIFT Other Misc. Correspondence	QAR 150
Courier Charges	International: QAR 150 Domestic : QAR 100
Safe Keeping Charges	QAR 200 (after 1 month of keeping)
Transaction not in line with Credit Facility Agreement terms - referral approval fee	QAR 125 for each reason of referral
Transaction rejected (aborted) due to non compliance with Credit Facility Agreement	QAR 500
Handling fee for physical application submitted instead of corporate trade portal	QAR 625 per request
Processing Fee for Transactions done through Corporate Trade Portal	QAR 50
Special Requests/Draft /Non standard format fees	QAR 500
Corporate Premium Services (CPS)	
Door to door service	QAR 1200 per month
CPS counter service	QAR 750 per month
Fax indemnity service	QAR 500 per month
Credit Relationship Pricing	
Working Capital Facility/ Term Facility arrangement	As Agreed Upon Per Offer Letter, 1% Flat or Higher
Working Capital Renewal Fee (Annual)	As Agreed Upon Per Offer Letter, 0.25% Flat or Higher
Term Facility Renewal Fee (Annual)	As Agreed Upon Per Offer Letter, 0.25% Flat or Higher
Interim Review Fee	As Agreed Upon Per Offer Letter, 0.25% Flat or Higher
Structuring Fee (Syndication)	As Agreed Upon Per Offer Letter
Structuring Fee (Other)	As Agreed Upon Per Offer Letter, 1% Flat or Higher
Term Facility Commitment Fee	As Agreed Upon Per Offer Letter, 0.25% Flat or Higher
Extension Fees (Applies to the Limit / Loan / Installments)	As agreed Upon Per Offer Letter, 1% Flat per month on Extended Amount or Higher
Facility Expiry Fees	QAR 5,000 Per Month (or part thereof)
Drawdown Fees	1% of the drawdown amount subject to a maximum cap of QAR 5,000
Excess Overdraft Interest Rate	20% p.a.
Cancellation Fees	QAR 25,000
Amendment Memos	QAR 1,500
Special Requests	QAR 500 - QAR 5,000
Registration fee (per title deed)	QAR 1,000
Urgent Mortgage (per title deed)	QAR 1,500
Pre-settlement / Prepayment Fee (Applicable to Term Facilities)	As Agreed Upon Per Offer Letter, 2% of the Pre-settlement Amount or Higher
Overdue Fee and Interest Penalty on Term Facilities	
Over Due Fee and Interest Penalty on Term Facilities Going Past Due Date	2.5% Flat Fee on Overdue Amount
	2% Penalty Over Agreed Rate on Overdue Amount
Over Due Fee and Interest Penalty on Enterprise Business Loan Going Past Due Date	Flat Fee of 0.25% of the Outstanding Facility Amount (Minimum QAR 1,000)
	2.5% Penalty Over Agreed Rate on Overdue Amount





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Credit Facility Covenants, Security and Documentation Related Breach Charges	
Breach of Financial Covenants As Per Terms of Credit Facility Agreement	First 3 months: 0.15% flat fee per month or part thereof on outstanding facility amount.
Non Submission of Audited Financial Statements in English Within 4 Months of the End of Each Financial Year or As Stipulated in Credit Facility Agreement	4 <sup>th</sup> month onwards: 0.30% flat fee per month or part thereof on outstanding facility amount.
Breach of Any Other Covenants As Per Terms of Credit Facility Agreement	0.30% flat fee per month or part thereof on outstanding facility amount.
Delay in Submission of Facility and Security Documents As Stipulated in Approval Terms	Interest repricing: Repricing of Interest upwards on all facilities from the 7 <sup>th</sup> month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months.
Approval of Drawdown of Facilities Where Facility and Security Documents Are Submitted Post Facto	Interest repricing: Repricing of Interest upwards on all facilities from the 7 <sup>th</sup> month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months.
Minimum Required Sales Turnover As Per Approved Terms Not Routed Through Account(s) Held with the Bank	First 3 months: 0.15% flat fee per month or part thereof on the amount of short fall in routing of the required turnover.  4 <sup>th</sup> month onwards: 0.30% flat fee per month or part thereof on the amount of short fall in routing of the required turnover.  Interest repricing: Repricing of Interest upwards on all facilities from the 7 <sup>th</sup> month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months.
Security Covenant Breach Charges	
Non maintenance of facility of value of securities ratio.	First 3 months: 0.15% flat fee per month or part thereof on the amount of short fall in the required security coverage.  4 <sup>th</sup> month onwards: 0.30% flat fee per month or part thereof on the amount of short fall in the required security coverage. If Security coverage breach ratio <100% 0.50% flat fee per month or part thereof on the outstanding facility amount.  Interest repricing: Repricing of Interest upwards on all facilities from the 7 <sup>th</sup> month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months.
Expired Insurance and pending endorsement charges	
Late Submission of Adequate Insurance and Endorsement of Policy	Charges: QAR 5,000 per month (or part thereof)
Valuation Covenant	
Per property valuation charge	Actual valuer charge + QR 2,000 per report
Foreign Currency Mark ups for Credit Cards	
USD	2%
AED,BHD,KWD,SAR,OMR	1.25%
EUR,GBP,AUD,CAD,CHF,DKK,JOD,JPY,LBP,NOK,SEK,SGD	3.25%
Other Currencies	3.50%



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Credit Card Fees	
Corporate Credit Card	
Joining Fees	QAR 500 (Initial Setup)
Annual Fees	QAR 500 per year
Overdue Fees	0.75% of the OD account or QAR 500, whichever is greater
Over limit Fees	QAR 150 if limit is over by 10% or above
Quasi-cash transaction interest	3.5% p.m. from the date of withdrawal
Interest rate	Up to 2.25% p.m.
Cash advance fee	4.5% of the sum withdrawn
Maximum grace days	15 days
Dispute Processing Fee	QAR 100
SME Credit Card	
Joining Fees	NIL
Annual Fees	QAR 1,000 per year
Overdue Fees	0.75% of the OD account or QAR 100, whichever is greater
Over limit Fees	QAR 150 if limit is over by 10% or above
Quasi-cash transaction interest	3.5% p.m. from the date of withdrawal
Interest rate	Up to 2.25% p.m.
Cash advance fee	4.5% of the sum withdrawn
Maximum grace days	15 days
Dispute Processing Fee	QAR 100

\*Minimum Monthly Average Balance: QAR 100,000 for SME companies.

\*\*Companies with staff/employee count less than or equal to 10, and annual turnover less than QAR 1 Million.

\*\*\* Cheque Referral charges are applicable to SME companies only.

† New: Effective From 6<sup>th</sup> March 2024.