

## Tariff of Charges - Personal/Goods Murabaha Finance



Personal Murabaha Finance Goods Murabaha Finance	Updated as of March 2011	
	IB Standard & Preferential* Fees	
File Charges for Finance below QR 100,000 (Add this to the original Finance amount)	N/A	
Hamish Jeddiyah - Finance cancellation after approval	QAR 250.00	
Postponement of repayment of a Finance installment (per month)	N/A**	
Finance rescheduling to change of finance tenor/ installment without additional Finance amount (Through new PMF deal)	QAR 250	
Early Settlement (Partial or Full) of Balance Outstanding	95% customer share : 5% Bank share, provided it is not less than 1% of gross amount	
Replace Finance guarantor	QAR 50.00	
Customer requested letters/certificates (clearance/obligation)	QAR 25.00	
Late Payment Charges (per month)		
Penalty for unpaid installment per occurrence (for each returned cheque or insufficient funds for standing order) credited to charity account	10% minimum of QR.100	10% minimum of QR.100

## Tariff of Charges - Vehicle Murabaha Finance



Vehicle Murabaha Finance	Updated as of March 2011	
	IB Standard & Preferential* Fees	
File Charges for Finance below QR 100,000 (Add this to the original finance amount)	N/A	
Hamish Jeddiah - Finance cancellation after approval	QAR 250.00	
Installment Postponement Fee - Cb customers	N/A**	
Installment Postponement Fee - Non Cb customers	N/A	
Finance rescheduling to change of finance tenor/ installment without additional finance amount (Through new PMF deal)	QAR 250.00	
Early Settlement (Partial or Full) of Balance Outstanding	95% customer share : 5% Bank share, provided it is not less than 1% of gross amount	
Replace Finance guarantor	QAR 50.00	
Repayment cheques change	QAR 50.00	
Transfer charges of the vehicle Finance liability	QAR 250.00	
Customer requested letters/certificates (clearance, obligation...)	QAR 25.00	
<b>Late Payment Charges (per month)</b>		
Penalty for unpaid installment per occurrence (for each returned cheque or insufficient funds for standing order) <b>credited to charity account</b>	10% minimum of QR.100	10% minimum of QR.100

## Tariff of Charges - Ijara - Mortgage Finance



Ijara - Mortgage Finance	Updated as of March 2011	
	IB Standard & Preferential* Fees	
Registration fee (per Title Deed)	QAR 1,000.00	
Urgent Mortgage (per Title Deed)	QAR 1,500.00	
Assignment	QAR 1,000.00	
Certified copies	QAR 200.00	
Waad / Earnestness Margin - cancellation after approval	QAR 2,000.00	
Installment Postponement Fee (per month)	N/A**	
Early Settlement Fee	95% customer share : 5% Bank share, provided it is not less than 1% of gross amount	
Merging, Division & Release	N/A	QAR 200.00
Late Payment Fee ( Per Month)		
Late Payment Fees-Qatari & Resident (per month)	10% p.a minimum QR.150	
Late Payment Fees-Non-Resident (per month)	10% p.a minimum QR.150	
Late payment profit rate	N/A	