

Tariff of Charges - Banking Services



Accounts & Deposits	Updated as of March 2011	
	Standard	Sadara
	Fees	Fees
Issuing a statement of account (Monthly for Current accounts - Half yearly for Savings)	Free of charge	Free of charge
Issuing a duplicate statement:		
Current year's statement up to 5 years (for each statement)	QAR 10.00	Free of charge
Over 5 years statement (for each statement)	QAR 20.00	Free of charge
For each authenticated statement	QAR 10.00	Free of charge
Issuing a letter confirming balance of account	QAR 25.00	Free of charge
Account Maintenance Fee (per each month)	No fee on minimum balance	No fee on minimum balance
Minimum Balance Thresholds*		
Call Accounts (daily balance)	QAR 20,000.00	QAR 20,000.00
Time Deposit in Qatar Riyals (initial deposit)	QAR 20,000.00	QAR 20,000.00
Time Deposit in Us dollars (initial deposit)	\$20,000.00	\$20,000.00
Time Deposit in GBP (initial deposit)	£15,000.00	£15,000.00
Time Deposit in Euro (initial deposit)	€ 20,000.00	€ 20,000.00
* If minimum balance is not maintained NO interest is accrued & if uplifted before maturity NO interest is paid.		
Dormant Accounts (applicable monthly only for balances below QAR 500 or equivalent in FCY)	QAR 10.00	Free of charge
Closing Current / Saving accounts opened less than 1 year	QAR 50.00	Free of charge

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Cheques & Chequebooks	Updated as of March 2011	
	Standard	Sadara
	Fees	Fees
Cheque deposit	Free of charge	Free of charge
Cheque Withdrawal (through clearing system)	Free of charge	Free of charge
Cheque Signature verification (Per cheque)	QAR 10.00	Free of charge
Chequebooks		
Issuing a chequebook (First chequebook after account opening)	Free of charge	Free of charge
Re-Issuance of new chequebook	QAR 10.00	Free of charge
Issuing a chequebook immediately (In Branch)	QAR 10.00	Free of charge
Self-service chequebook issuance via machine	QAR 10.00	Free of charge
Register mailing a chequebook/cheques returned unpaid	QAR 10.00	Free of charge
Return Cheque due to any legal reason (excluding Insufficient Funds)	Nil	Nil
Return Cheque due to Insufficient Funds		
For the first time	QAR 100	QAR 100
For the second time	QAR 150	QAR 150
For the third time	QAR 300	QAR 300
Stop LOST Cheques		
Charge per cheque lost	QAR 25.00	QAR 25.00
Charge per chequebook lost	QAR 100.00	QAR 100.00
Charge per bank cheque lost	QAR 50.00	QAR 50.00
Cheque Book Delivery Options		
Delivery of Chequebook (by branch)	QAR 25.00	Free of charge
Delivery of Chequebook (by mail)	QAR 10.00	Free of Charge
Copies of Paid Cheques		
Cheques up to 1 year old (per cheque)	QAR 10.00	QAR 10.00
Cheques more than 1 year old (per cheque)	QAR 20.00	QAR 20.00
Cheque Clearance		
Normal cheque clearing (drawn on a bank in QAR within Qatar)	Free of charge	Free of charge
Special cheque clearing (same day) (drawn on a bank in QAR within Qatar - on request)		
Special clearing for cheques payable at centers where QCB clearing facility is not available (per cheque)		
Cheque Collection		
Collection of Foreign Currency cheque (if paid in LCY)	0.10% (Maximum QR 95)	0.10% (Maximum QR 95)
Collection of Foreign Currency cheque (if paid in FCY)	0.10% (Maximum QR 200)	0.10% (Maximum QR 200)
Post-dated Cheques		
Safe Keeping & Collection of a Post-dated Cheques (per cheque)	QAR 10.00	Free of charge
Cancellation of post-dated cheque (per cheque)	QAR 10.00	Free of charge

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Debit/ATM Cards	Updated of March 2011	
	Standard	Sadara
	Fees	Fees
Debit Card annual fee	QAR 25.00	Free of charge
Issuing a new Debit Card (auto-renewal)	Free of charge	Free of charge
Replacing a lost /damaged card / additional card	QAR 50.00	Free of charge
Re-issuing of a new ATM PIN	QAR 10.00	Free of charge
Delivery of an ATM Card (by mail)	Free of charge	Free of charge
Delivery of an ATM card (by branch)	QAR 25.00	Free of charge
Uncollected Debit Card (maximum for 1 months) (per month)	QAR 50.00	Free of charge
ATM cash withdrawal		
Within Qatar (inquiry or withdrawals)	Free of charge	Free of charge
Internationally (per transaction)	QAR 15.00	QAR 15.00
Within GCC (per transaction)	QAR 5.00	QAR 5.00
ATM Balance Inquiry		
Internationally	Free of charge	Free of charge
Within GCC	Free of charge	Free of charge
Alerts via SMS	Free of charge	Free of charge
Telephone Banking Services (24 hour Customer Contact Center)	Free of charge	Free of charge

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Tariff of Charges - Banking Services



Funds Transfer	Updated as of March 2011	
	Standard	Sadara
	Fees	Fees
Internal Transfers		
Transferring funds between Commercialbank accounts	Free of charge	Free of charge
Immediate Credit of Funds from Call Accounts		
Transferred via internet banking	QAR 25.00	Free of charge
Transferred via branch	QAR 50.00	Free of charge
Telegraphic Transfers		
To any bank in Qatar	QAR 10.00	Free of charge (Corresponding Charges apply if any)
To any bank outside Qatar	QAR 15.00	Free of charge (Corresponding Charges apply if any)
Inward remittance in Foreign Currency		
If credited to a Commercialbank account in same Foreign currency account	QAR 50 (or equivalent)	QAR 25 (or equivalent)
If Paid in currency notes other than QAR (Subject to availability)	1% commission (min QR 50/-)	0.5% commission (min QR 25/-)
Payment Investigations		
Amendment of outward remittance	QAR 50.00 Plus corresponding charges	QAR 50.00 Plus corresponding charges
Inquiry of credit at beneficiary bank for an outward remittance (applicable only if credit was applied prior to the enquiry being raised)	QAR 50.00 Plus corresponding charges	QAR 50.00 Plus corresponding charges
Recall of Telegraphic Transfer: (a) applicable whether or not funds are received back or (b) if funds are returned for reasons of incorrect payment instructions provided by customer.	QAR 50.00 Plus corresponding charges	QAR 50.00 Plus corresponding charges
Foreign Currency Demand Drafts:		
Issuing	QAR 25.00	QAR 25.00
Stopping, Cancelling, Cancelling (when Telex is required)	QAR 50.00	QAR 50.00
Postage charges	QAR 25.00	QAR 25.00
Courier charges	QAR 50.00 Plus actual charges	QAR 50.00 Plus actual charges
Manager's Cheques:		
Issuing	QAR 25.00	QAR 25.00
Cancelling (when original returned), Stopping	QAR 50.00	QAR 50.00
Postage charges	QAR 25.00	QAR 25.00
Courier charges	QAR 50.00 Plus actual charges	QAR 50.00 Plus actual charges
Payment Orders		
Issuing	QAR 25.00	QAR 25.00
Standing Orders (for periodical transfer of funds)		
Set up standing instructions within Commercialbank	Free of charge	Free of charge
Set up standing instructions with other banks in Qatar (one time fee in addition to Telex transfer charges) (per occurrence)	QAR 50.00	QAR 25.00
Amending, Cancelling	QAR 25.00	QAR 25.00
Charge if sufficient funds are not available in the account to make the transfer (per occasion)	QAR 50.00	QAR 25.00
Note: Charges will not be levied for standing orders established on behalf of charitable organisations, Savings Plan customers and for accounts that are blocked /inactive/dormant.		

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Miscellaneous Services	Updated as of March 2011	
	Standard	Sadara
	Fees	Fees
Cash Transactions		
Cash Deposit LCY	Free of charge	Free of charge
Cash Withdrawal (over the counter) for less than QR 1,000 (per transaction)	QAR 10.00	Free of charge
Cash Deposit FCY (to same currency account)		
USD Cash deposit to same currency account	0.40%	0.20%
GBP & EURO deposit to same currency account	1.00%	0.75%
Cash Withdrawal FCY (from same currency account)		
USD Cash deposit to same currency account	0.50%	0.30%
GBP & EURO deposit to same currency account	1.25%	1.00%
Senior Government Staff Housing Loan		
Issuance of undertaking letter	N/A	Free of charge
Monthly installment payment	N/A	Free of charge
Customer requested letters/certificates (clearance, obligation...)	QAR 25.00	Free of charge
Safe Deposit Locker Facilities (Private Banking clients will be given priority)		
Small box (per annum)	QAR 1,000.00	QAR 500.00
Medium box (per annum)	QAR 1,200.00	QAR 600.00
Large box (per annum)	QAR 1,500.00	QAR 750.00
<i>This service is subject to a refundable security deposit of QR 500/- per locker</i>		
Hold Mail (per item/per month)(Free of charge if requested for Card & Chequebook during Account opening)	QAR 50.00	QAR 25.00
Cheque/ Instrument Retrieval Charges	QAR 50.00	QAR 25.00
Miscellaneous Services : Sadara		
Sadara Service charge, if criteria is not met (per month)	N/A	QAR 250.00

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Mortgage Loans	Updated as of March 2011		
	Standard	Preferential *	Sadara
	Fees	Fees	Fees
* Preferential pricing is applicable to all Qatari customers and Expatriate customers earning a monthly salary of Qr 15,000 and above.			
Registration fee (per Title Deed)	QAR 1,000.00	QAR 1,000.00	QAR 600.00
Urgent Mortgage (per Title Deed)	QAR 1,500.00	QAR 1,500.00	QAR 1,000.00
Assignment	QAR 1,000.00	QAR 1,000.00	QAR 600.00
Certified copies	QAR 200.00	QAR 200.00	QAR 150.00
Loan cancellation after approval	QAR 2,000.00	QAR 2,000.00	QAR 2,000.00
Installment Postponement Fee (for each payment postponed)	QAR 95.00	QAR 95.00	QAR 95.00
Early Settlement (Partial or Full) of remaining balance	1.00%	1.00%	1.00%
Merging, Division & Release	QAR 200.00	QAR 200.00	QAR 150.00
Late Payment Fee (per month)			
Late Payment Fees-Qatari & Resident (per month)	QAR 200.00	QAR 200.00	QAR 200.00
Late Payment Fees-Non-Resident (per month)	QAR 300.00	QAR 300.00	QAR 300.00
Late payment Interest Rate	1% per month plus the Management rate	1% per month plus the Management rate	1% per month plus the Management rate
Interest Rates - Mortgage Loans			
Cb Standard	8.00%	7.75%	7.50%
Non Cb	9.75%	9.50%	9.25%
Non Resident	10.00%	9.75%	9.50%
Equity Release	8.25%	8.00%	7.75%
Real Estate	8.50%	8.25%	8.00%
Management Fees			
Cb customers	2.75%	2.75%	2.25%
Non-Cb customers	3.00%	3.00%	2.75%
Non-Resident customers	3.00%	3.00%	3.00%
Re-scheduling	1.50%	1.50%	1.25%
Property Amendments (Changes in security, release, split of title deeds, amendments etc)	0.25%	0.25%	0.25%
Equity Release	2.75%	2.75%	2.50%
Real Estate	2.75%	2.75%	2.50%
Insurance Premium			
Upfront premium on nominal principal per year (excluding Real Estate)	0.45%	0.45%	0.45%
Real Estate - Upfront premium on nominal principal per year	0.60%	0.60%	0.60%
Property Evaluation (Purchase price / value)			
Up to QR 2 Million (Added to loan amount)	QAR 2,600.00	QAR 2,600.00	QAR 2,200.00
QR 2 Million - QR 5 Million (Added to loan amount)	QAR 3,700.00	QAR 3,700.00	QAR 3,300.00
Above QR 5 Million (Added to loan amount)	QAR 5,500.00	QAR 5,500.00	QAR 5,500.00
Registration and Documentation			
Mortgage of title deed, Pledge of Shares	Apply mortgage processing /share pledging actual charge		

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Overdrafts	Updated as of March 2011	
	Standard	Sadara
	Fees	Fees
Set up fee for any Overdraft (per month)	QAR 50.00	QAR 25.00
Casual Overdraft - without limit setup		
Interest on Outstanding amount	9.75%	9.75%
Secured Overdraft against security-Cash & Non Cash (With limit setup)		
Interest rate (against CASH security) - <u>Code 5A</u>	Rate on blocked cash + 3%	Rate on blocked cash + 2%
Interest rate (against NON-CASH security) - <u>Code 4A</u>	12.00%	11.00%
Interest rate (against eSavings deposit)	Rate on blocked cash + 1%	Rate on blocked cash + 1%
Approved Overdraft against Salary (With limit Setup)		
Interest rate	11.00%	10.00%
Sadara Overdrafts Interest Rate		
Standby OD (<u>Code 7B, 7C</u>) & Emergency OD (<u>Code 8A</u>)	N/A	10.00%
Sadara Bounce Cheque		
Interest Rate	N/A	9.75%

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Personal Loans	Updated as of March 2011		
	Standard	Preferential *	Sadara
	Fees	Fees	Fees
	* Preferential pricing is applicable to all Qatari customers and Expatriate customers earning a		
File Charges for loans below QR 100,000 (Add this to the original loan amount)	QAR 250.00	QAR 250.00	N/A
Loan cancellation after approval	QAR 250.00	QAR 250.00	Free of charge
Installment Postponement Fee (for each payment postponed)	QAR 50.00	QAR 50.00	QAR 50.00
Loan rescheduling to change of loan tenor/ installment without additional loan amount	QAR 250.00	QAR 250.00	QAR 250.00
Early Settlement (Partial or Full) of remaining balance	1%	1%	1%
Replace loan guarantor	QAR 50.00	QAR 50.00	Free of charge
Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.) (No fees if issued for Al Safa Islamic Banking)	QAR 25.00	QAR 25.00	Free of charge
Late Payment Fee (per month)			
Penalty for unpaid installment per occurrence (for each returned cheque or insufficient funds for standing order)	QAR 95.00	QAR 95.00	QAR 95.00
Interest Rates - Personal Loans			
Cb Standard	11.75%	9.00%	8.50%
CEPS	10.50%	8.75%	8.50%
Qatari buyover	N/A	8.50%	8.50%
Management Fees			
For New Loans	1.00%	1.00%	1.00%
For Top Up Loans (apply only on the added amount)	1.00% of added amount	1.00% of added amount	1.00% of added amount
Insurance Premium			
Upfront premium on nominal principal per year	0.45%	45.00%	0.45%
Secured Personal Loans			
Interest rates			
Cash Security	Rate on blocked cash + 3.00%	Rate on blocked cash + 3.00%	Rate on blocked cash + 2.00%
Non Cash Security	12.00%	12.00%	11.00%
Management Fees			
	Standard	Preferential	Sadara/ Qatari
For New Loans	1.00%	1.00%	1.00%
For Top Up Loans (apply only on the added amount)	1.00% of added amount	1.00% of added amount	1.00% of added amount
All Campaign interest rates	N/A	N/A	0.25% lower than standard Campaign price

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Vehicle Loans	Updated as of March 2011		
	Standard	Preferential *	Sadara
	Fees	Fees	Fees
	* Preferential pricing is applicable to all Qatari customers and Expatriate customers earning a monthly salary of Qr 15,000 and above.		
File Charges for loans below QR 100,000 (Add this to the original loan amount)	QAR 250.00	QAR 250.00	N/A
Loan Cancellation after approval	QAR 250.00	QAR 250.00	Free of charge
Installment Postponement Fee - Cb customers (for each payment postponed)	QAR 50.00	QAR 50.00	QAR 50.00
Installment Postponement Fee - Non Cb customers (for each payment postponed)	QAR 200.00	QAR 200.00	N/A
Loan rescheduling to change of loan tenor/ installment without additional loan amount	QAR 250.00	QAR 250.00	QAR 250.00
Early Settlement (Partial or Full) of Balance Outstanding	1%	1%	1%
Replace loan guarantor	QAR 50.00	QAR 50.00	Free of charge
Repayment cheques change	QAR 50.00	QAR 50.00	QAR 50.00
Transfer charges of the vehicle loan liability	QAR 250.00	QAR 250.00	QAR 250.00
Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.) (No fees if issued for Al Safa Islamic Banking)	QAR 25.00	QAR 25.00	Free of charge
Late Payment Fee (per month)			
Penalty for unpaid installment per occurrence (for each returned cheque or insufficient funds for standing order)	QAR 95.00	QAR 95.00	QAR 95.00
Interest Rates - Vehicle Loans			
Vehicles			
Cb	4.75% New, 5.25% Used	3.99% New, 4.25% Used	3.99% New, 4.25% Used
Non Cb	4.99% New, 5.75% Used	4.25% New, 5.25% Used	4.25% New, 5.25% Used
SME (car rental business only)	5.60%	5.60%	5.60%
Bikes & Boats (Cb customers only)			
All	5.99%	5.99%	5.99%
Al Fardan Automobiles & Harley Davidson (Bikes)	4.99%	4.99%	4.99%
Al Fardan Marine Services (Boats)	5.50%	5.50%	5.50%
Management Fees			
Cb Standard	2.75%	2.75%	2.50%
Special Dealer Rates (Al Fardan)	2.00%	2.00%	2.00%
Special Dealer Rates (Toyota & Nissan)	1.50%	1.50%	1.50%
Insurance Premium			
Upfront premium on nominal principal per year	0.45%	0.45%	0.45%

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