



# Empowering Your Business with Excellence

Your Trusted Partner in Corporate Banking

Wholesale Banking

## Where Businesses Thrive, Possibilities Multiply

At Commercial Bank of Qatar, we understand that the right financial solutions are your key to a world of unlimited possibilities. Whether you're a local, regional, or multinational corporation, a government or public sector entity, a growing enterprise or a family-owned business, our bespoke corporate banking services empower you to achieve your financial aspirations with precision, efficiency, and innovation.

## Businesses We Partner With

We serve all types of corporate entities with customised solutions tailored to their specific needs:

- Micro Businesses & SMEs
- Medium and Large Corporations & Conglomerates
- Government & Public Sector
- International & Multinational Corporations
- Financial Institutions & Non-Bank Financial Institutions

## Tailored Financial Solutions

Comprehensive products to power your business.

We offer a dynamic range of financial products and services designed to simplify your operations, strengthen your financial control, and support sustainable business growth.

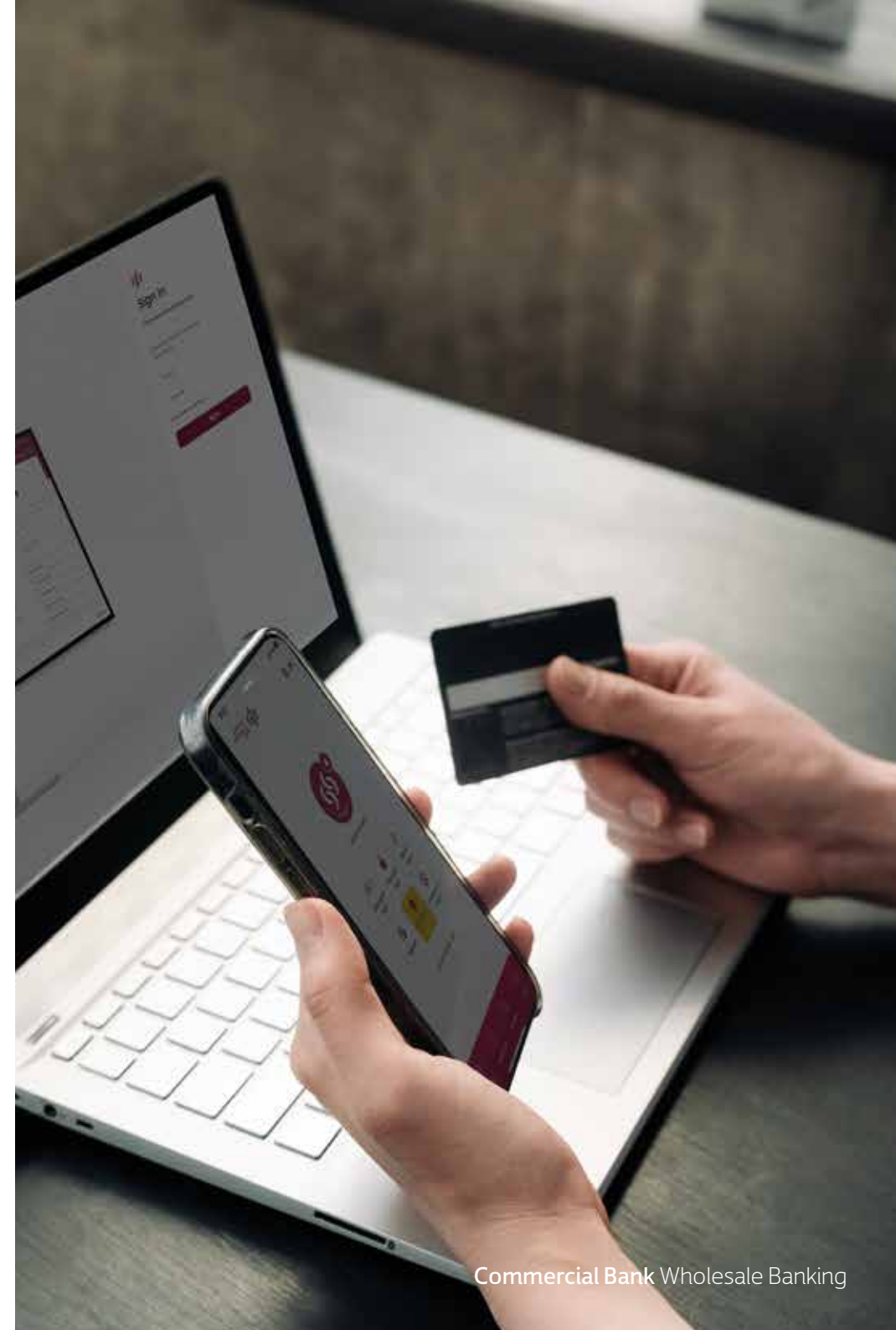
## Local and Foreign Currency Accounts

**Current Accounts:** Made for daily transactions with seamless payment integration, cheque books, and Debit Cards. Deposit Cards are available for multiple employees for ATM cash or cheque deposits only.

**Call Accounts:** Short-term access to funds with interest.

**Fixed Deposits:** Competitive interest rates for higher returns.

For more information, please [click here](#).



## Digital Banking Solutions

Seamless digital banking that puts speed, security, and flexibility at your fingertips.

**Corporate Internet Banking (CIB):** A simplified browser-friendly platform for account enquiries, single fund, and bulk transfers, WPS and payroll transfers, and much more!

**CB Corporate Banking App:** Manage all your corporate banking needs on the go with our intuitive and secure app.

**Corporate Trade Portal (CTP):** Enables you to perform your day-to-day trade transactions and enquiries securely and efficiently through your desktop.

For more information, please [click here](#).



## Merchant Payment Solutions

For seamless payment acceptance for every business

### Point-of-Sale (POS) and Virtual Point-of-Sale (VPOS):

- Convenient Payments
- Faster Transactions
- Increased Sales
- Improved Security
- Better Cash Flow
- Transaction Records
- Professional Image

### Value Added Services:

Payment solutions offering additional features which help merchants grow their business:

- CB Fawri
- VISA Installment Solutions (VISA)
- Click to Pay by Mastercard
- CB Pay Merchant App
- CB Payment Gateway

For more information, please [click here](#).



## Cash Management Solutions

### To optimise your cash flow

**Cash Collection Services:** Secure, multicurrency cash pick-up and delivery. Convenience at your doorstep.

**Post-Dated Cheque (PDC) Management:** A comprehensive end-to-end cheque solution with control and security to ensure cheques are deposited as per required date.

**ATM:** A large network of ATMs that offers you cash and cheque deposit services across the country.

**Remote Cheque Deposit Machine:** Submit a large number of scanned cheques to the Bank quickly and securely with same-day processing.

For more information, please [click here](#).





## Specialised Services

**Escrow Services:** Our Escrow Solutions are robust risk-mitigation mechanisms designed to safeguard transactions involving two or more parties. Acting as a neutral and trusted Escrow Agent, Commercial Bank securely holds assets — whether cash or documents — and releases them in accordance with the agreed escrow terms. Our escrow solutions support a wide range of use cases including court-mandated transactions, contracting and project finance arrangements, real estate transactions, and mergers & acquisitions.

**In Real Estate Escrow,** Commercial Bank is the first bank to offer a fully RERA-compliant solution, enabling end-to-end management of the escrow lifecycle — from collections, payments, and comprehensive MIS — ensuring full regulatory compliance while delivering transparency and control to all stakeholders.

**Virtual Accounts:** Simplify collections and reconciliations through unique virtual IBANs and instant credit posting.

**Host-to-Host:** Automated, secure transaction processing with multiple connectivity options and online approvals.

For more information, please [click here](#).

## Trade Products

- Letters of Credit (LCs)
- Bank Guarantees
- Documentary Collections
- Banker's Acceptances

## Financing Solutions

- Supply Chain Finance
- Working Capital Trade Loans
- Invoice Financing

For more information, please [click here](#).





## Trade Services

- **Risk Management:** Tools to mitigate commercial, market, and currency risks.
- **Trade Documentation Support:** Assistance with complex international paperwork and compliance.
- **Digital Trade Platforms:** Platforms like Corporate Trade Portal for transaction visibility and efficiency.
- **Advisory Services:** Guidance on structuring trade deals, navigating regulations, and optimising supply chains.
- **Global Network Access:** Banks leverage international presence to facilitate smoother cross-border trade.

For more information, please [click here](#).

## Corporate Credit Facilities

### For businesses on the move

We provide flexible financing to fund expansion, manage cash flow, and meet project requirements with confidence.

#### Funded Facilities

**Long-term:** Term Loan, Standby Loan

**Short-term:**

- Overdraft
- Bills/Invoice Discounting
- Cheque Discounting
- Revolving Loan
- LC Refinance
- Non-LC Refinance (TT)
- Vehicle/Equipment Financing
- POS Loan

For more information, please [click here](#).



## Credit Cards

Our corporate credit cards empower businesses with smarter financial management through:

- **Enhanced Expense Control**
- **Exclusive Merchant Discounts**
- **Separation of Business & Personal Spending**

### **Corporate Executive Card**

Empowering large organisations, government bodies, public sector entities, and established corporates with seamless financial management.

The Commercial Bank Corporate Executive Credit Card is tailored for companies with structured operations and multiple employees requiring business-related spending.

### **Signature Business Credit Card for SMEs**

Designed to support small and medium-sized enterprises, professional firms, traders, and contractors in managing everyday business expenses with ease.

For more information, please [click here](#).





## Treasury & FX

For businesses and institutions managing risk

**Foreign Exchange:** Simple or structured FX solutions, integrated with our CIB portal, to cover receivables, payables, and currency risk.

**Rates & Fixed Income:** Manage foreign currency liabilities and access local QAR bonds, sukuks, and global fixed income markets.

**Money Markets & Commodities:** Leverage local expertise and global access to optimise cash and explore commodity markets.

## Insurance Solutions

Through Massoun Insurance Services, we offer comprehensive personal and business insurance – from motor and travel to corporate medical, property, and liability coverage – ensuring protection and peace of mind.

For more information, please [click here](#).

## CB@Work

Retail solutions designed for corporate employees.

### For Employees:

- Credit cards, Personal Loans, Vehicle Loans, and Mortgage Loan facilities for your needs
- Account opening at your workplace
- Mobile & online banking anytime
- 24/7 ATM access
- Dedicated Relationship Manager & Priority Banking (Premium Banking only)
- Access to Wealth Manager for planning, investments, & insurance
- Exclusive employee benefits & financial seminars
- Paycard solutions for staff earning below QAR 4,000

### For Employers:

- Simplified Payroll Solutions
- Corporate Internet Banking & Cash Management

## Wealth Management

### Your Wealth. Our Priority.

At Commercial Bank, we are geared towards empowering you to strategically manage your wealth and secure your financial future. With a wide range of investment options, including local and international wealth management solutions at your disposal, you have the world at your fingertips.

- Fixed Income
- Structured Solutions
- Local Brokerage
- Mutual Funds
- International Share Trading

For more information,  
please [click here](#).





## Your Growth, Our Commitment

Commercial Bank is more than a financial institution. We are your partner in progress.

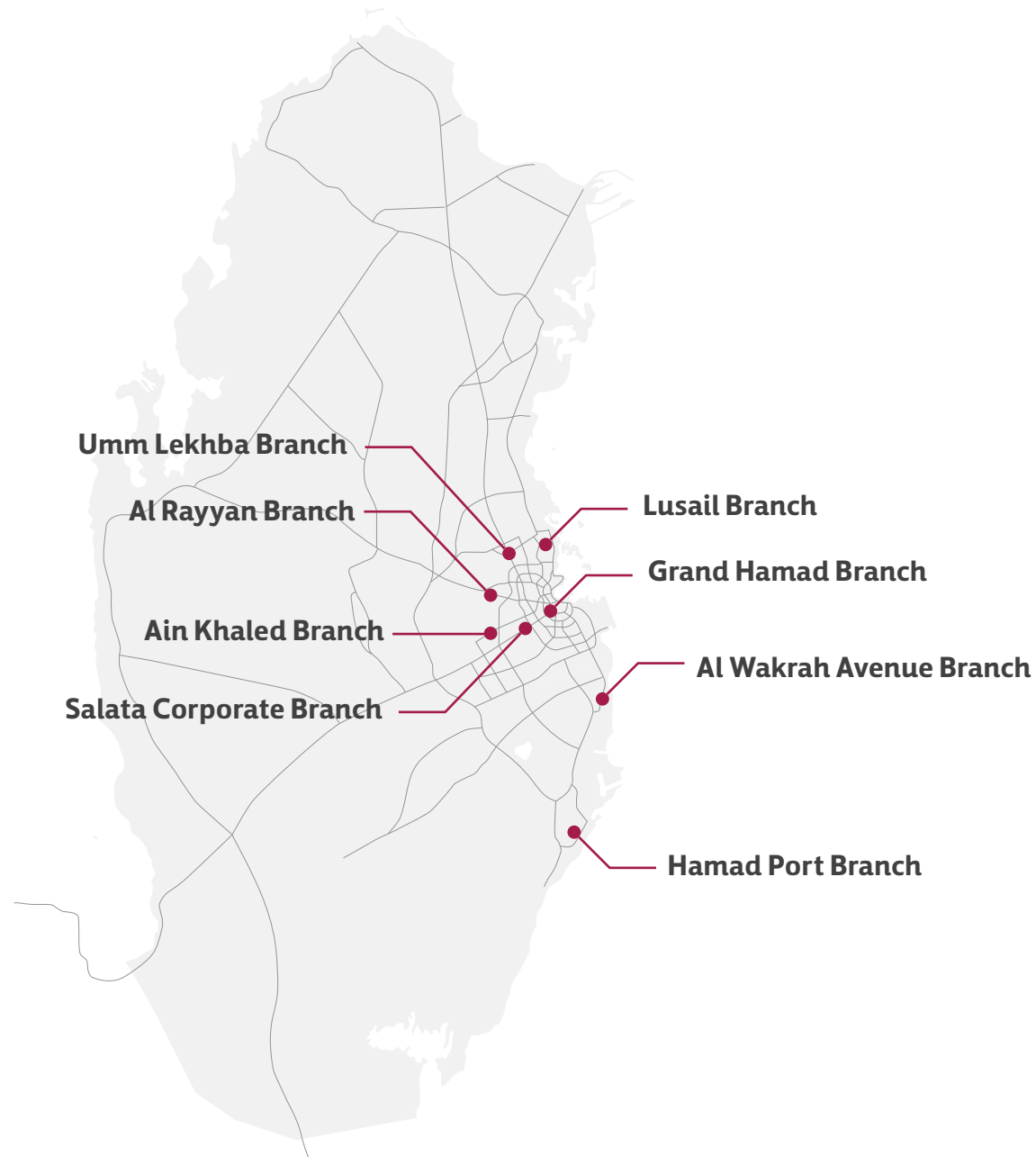
With us, your business gains access to a robust network of financial solutions, innovative technology, and dedicated expertise, built to help you grow, sustainably and successfully.

## Let's Build the Future of Business Together

Connect with us today to explore how corporate banking solutions can drive your business forward.

For more information, please [click here](#).

## Our Branch Network



For more information, please [click here](#).

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