

CHARGES FOR CORPORATE CUSTOMERS

Schedule of Charges

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Services	Charges
Cheque Processing	
Issuing a cash withdrawal form to draw cash, in the absence of cheque leaf (Corporate accounts)	QR 50
Cheque sent in special clearing (Outward clearing)	QR 150 per cheque
Cheque returned (Inward) due to present again	QR 150 per cheque
Cheque returned (Inward) due to insufficient funds / no funds	QR 600 per cheque for the first three instalments
Cheque returned (Inward) due to legally accepted reasons	Nil
Cheque returned (Inward) due to any other reason	QR 250 per cheque
Cheque sent in collection locally	QR 50 per cheque
Stop payment of cheques	QR 50 per cheque (Personnel accounts)
Stop payment of cheque book of any number of leaves	QR 500 for each cheque book (Corporate accounts)
First Cheque book issued upon opening the account	QR 10 (10 leaves) QR 25 (25 leaves)
Cheque books for corporate accounts	QR 50 (50 leaves)
Cheque books with specific design according to the desire of the customer	Actual cost + QR 30 (25 leaves only)
Re-issuance of new cheque book (First cheque book remains free)	QR 10 (10 leaves) / QR 25 (25 leaves)
Delivery of cheque book by mail	QR 50 per delivery
Late payment fees for all past due payments	QR 100 (QR 25 per cheque)
Replacement or cancellation of PDC	QR 25 per cheque
Cheque referral charges	QR 100 per referral
Cheque returned (Outward)	Free
Signature Verification on Cheque and Good for Payment Cheque	
Signature verification	QR 150 against each letter
Instructions to Transfer from Accounts	
Transfer from one account to another inside the bank	QR 5 (Corporate accounts)
Balance (Sweep) orders	QR 40 p.m.
Transfer instruction on humanitarian reasons for Zakat, Red crescent etc	Free
Statement of Accounts, Balance Certificate & Advices	
Issuing a monthly (periodic) statement of account	QR 50
Statements endorsed by banks other than the periodic one	QR 50 per statement
Statements that show transactions for the past one to five years	QR 50 per statement
Statements that show transactions for more than five years ago	QR 50 per statement

Corporate accounts statements that show transactions within one year	QR 50 per month
Corporate accounts statements that show transactions more than one year	QR 100 per month
Duplicate copy of credit / debit advices	QR 25 per each
Charges for statements sent through MT 940 / MT950	QR 500 per month
Requesting Copies of Previously Paid Cheques	
Less than one year	QR 100 per cheque (Corporate accounts)
More than one year	QR 200 per cheque (Corporate accounts)
Uncollected and destroyed cheque books (more than 90 days)	QR 1 per cheque leaf (QR 25 for 25 leaf cheques)
Uncollected and destroyed ATM cards (more than 60 days)	QR 50
Issuing Certificates	
Issuing of liability letter to other banks	QR 150 (Corporate accounts)
Clearance letter (No liability certificate)	QR 500 (Corporate accounts)
Customer's balance certificate / or another letter	QR 150 (Corporate accounts)
Balance confirmation certificate to auditors	QR 500 (Corporate accounts)
Issuing letters for companies under establishment to Ministry of Business & Trade (MBT)	QR 500
Any duplicate credit / debit advices	QR 25 each
Online statement verification (Submitted by customer)	QR 50 (within a year fixed)
Any other a/c investigation by customer	QR 150
Hold mail	QR 50
Credit bureau reports (Per facility application / annual review)	QR 100 per request
TOD Overdrawing commission	QR 150
Charges for Non-Submission of attested authorization letter	QR 100 per month
Safe custody sealed envelope or Box (depends on size)	QR 100 to QR 500 p.a.
Accounts Services	
Current Account minimum daily Balance Requirements	QAR 50,000 or QAR 450 monthly charges if
Wage Protection System "WPS" Corporate Account	Free
Charge for change in account title	QR 250
Charge for non submission of CR before expiry date	QR 250 per month
Search account number as per request of the customer	QR 20
Penalty charges for breaking FDR before maturity	1% less interest to be paid for the period fr
Re opening of closed accounts	QR 150
Activation of dormant accounts (Corporate)	QR 250
Cash withdrawal / deposit from / to foreign currency account	1%
Fees of service invoice payment	QR 5
Bulk salary processing for third bank (exceed 20 transactions)	QR 10 per item maximum QR 500
Phone banking services	Free
Log in to account services through internet	Free
Security deposit for any size of locker (Refundable at the time of surrendering locker)	QR 1,000 (one time)
12 x 33 x 51 (Small size)	QR 500 p.a.
24 x 33 x 51 (Medium size)	QR 750 p.a.
32 x 33 x 51 (Large size)	QR 1,000 p.a.
48 x 33 x 51 (Extra size)	QR 1,250 p.a.
On loss of key	QR 150 handing charge + actual cost of bre
Closing of Accounts	
Fees of closing a corporate current account after 3 months from date of opening	QR 250
Fees of closing a corporate current account within 3 months from date of opening	QR 300
Manager's Cheques / FCY Draft	

Issuing commission	QR 150 (Corporate accounts)
Stop payment / cancellation	QR 100
Postages charges	QR 50
Courier charges	QR 125
Lost or Stop Payment Cheques	
Charges for lost / stop payment cheques	QR 50 per cheque
Charges for lost / stop payment whole cheque book	QR 500 per book
Handling Charges / Fees	
Rate of interest	At the discretion of Credit Committee
Past dues on loans	5% additional interest or of the discretion a
Late payment fee on overdue / past due on loans	QR 250
Excess over limit on O/Ds	5% additional interest with a floor rate of 1
Handling charges on car loans	1% up front commission
Postponement of loan instalment	QR 1000 per instalment
Extension of repayment period of loan / LTR	0.50%
Prepayment penalty on terms of loan	2.0% commission or as per the approving a
Casual OD for accounts overdrawn at any point of the month	TOD at any one point to attract a penal rate
Interest rate on Casual overdraft / TOD (with prior internal approval) to be applied as per committee approval.	
Casual overdraft without prior arrangements	13.5% p.a. to 14% p.a.
Unutilized overdraft charges	Commitment fee of 0.xx%* p.a will be calcu *standard is 0.5% however, it may vary subj Note:- These charges are subject to, ITD aut
Draw down fees	1% of drawdown amount subject to max ca
Registration of Mortgage per title deed	QR 1,000
Breach of financial covenants as per terms of credit facility approval	Flat fee of 0.15% of the outstanding facility
Non submission of audited financials with in 4 months of the financial year end	Up to 4 months no charge
4 to 6 months QR 10,000	
More than 6 months QR 25,000	
Breach of non financial covenants as per terms of credit facility approval	For CCB QR 10,000 / For SME QR 2,500 for
Delay in submission of facility and security documents as stipulated in approval terms	QR 100 per day per pending document (30
Late submission of adequate insurance and endorsement of policy	QR 5,000/- per month or part there of
Non maintenance of approved facilities to value of securities ratio	Default interest of 2% PA daily on the value
Valuation report from external valuers	Actual valuer charges
Valuation report from in house resources	QR 1,500
Management Fee / Commissions & Fees on Funded Facilities	
(To be Applied for Overall Facilities for Fresh and Annual Renewal of Facilities)	
Up to QR 50 million	1% flat
QR 50 million – QR 100 million	1% flat
Above QR 100 million	1% flat
Commercial Loans (Includes Refinance /* Bridge Loans/* Syndication Loans)	
Up to QR 50,000,000	1% flat
QR 50,000,000 to QR 100,000,000	1% flat
Above QR 100,000,000	1% flat
Late payment fee on overdue / past due loan	5% additional interest with a floor rate of 1
Re-Finance Loans	
Extension of refinance loans	upto 90 days – 1% flat fee, >90 days – 1.5%
Management fee	As agreed up on

Fee unfunded facility	As agreed up on
Contract/ Project Finance	
Up to QR 50,000,000	1% flat
QR 50,000,000 to QR 100,000,000	1% flat
Above QR 100,000,000	1% flat
Commission on Project Finance	
Commission on discounting on progress invoices	1.0% flat
LC loan – proposed commission on loan portion	1.0% flat
Equipment Financing	
At limit level	1.0% flat
Mortgage Finance (Annual Review Fee)	
Up to QR 50,000,000	0.75% flat
QR 50,000,000 to QR 100,000,000	@0.5% flat max QR 375k
Above QR 100,000,000/-	@0.25% flat max QR 500k
Revision of Handling Charges on Registration of Lien	
Transaction Charges / Fees	
Preparation and registration of mortgage of properties per title deed / Ind. Plot + POA	QR 1,000
Preparation and registration of Hawalatul Haq	QR 300
Release of charges on properties / shares or vehicles	QR 400
Amendment in mortgaged properties	QR 200
Registration of pledge of shares + POA	QR 400
Commission on Project Finance	
Commission on discounting on progress invoices	0.25% p.a.
LC loan – proposed commission on loan portion	0.25% p.a.
Financing Equipment and vehicles, for Companies under Wholesale Banking Dept	
Commission	2% on loan amount
Handling charges	QR 550 per drawdown
Prepayment penalty	1% on outstanding amount
Additional charges for insurance, in case insurance is not obtained from Sharq Insurance	QR 500, To be waived in the event the insur
Foreign Remittances (Outward)	
Transferring to another bank outside Qatar	QR 150
Transferring to other countries (In full)	QR 250
Local Remittances (Outward)	
Transferring to another bank inside Qatar	QR 75
Charges for Foreign Demand Drafts (FDD)	
G.C.C., Middle East and Asian countries	QR 75 each FDD
Rest of the world	QR 75 each FDD
Stop Payment, Cancellation and Miscellaneous Charges	
Issuance of duplicate draft	QR 75
Stop payment and cancellation of FDDs	QR 100
Stop payment and cancellation	QR 100
Misc. charges (For additional services required by remitters)	QR 100

Foreign Remittances (Inward)	
Inward TT / Swift	
If paid to account holder	QR 50
If paid to beneficiary's a/c in 3 rd bank	QR 100
In F/C and paid in QR to local banks	Buying rate less QR 50, our charges
Inward FDD	
In QR payable to a/c holder	No charge
In F/C to be paid in QR to local banks	Buying rate less QR 50
Standing Instructions	
Recording fees	QR 100
Amendment fee	QR 100
Cancellation fee	QR 100
Transfer from one account to another inside the bank	QR 5
Transferring to another bank inside Qatar	QR 100
Transferring to another bank outside Qatar (Full)	In full QR 275
Transferring to another bank outside Qatar	QR 175
Instructions to Transfer from Accounts	
Transfer from one account to another inside the bank	QR 5
Transfer to another bank inside Qatar	QR 75
Transfer Salaries to other banks in Qatar	QR 75 per transaction
Outward Foreign Remittance - Quires and Investigation	
Inquiry for outward remittance	QR 100 + Other bank charges
Recall of outward remittance	QR 150 + Other bank charges
Amendment of outward remittance	QR 100 + Other bank charges
Copy of outward remittance	< 6 months QR 50, > 6 months QR 150
Note: 25% rebate on charges for transactions originated from non-credit limit accounts and done through E Channels	
Trade Finance Services	
Import Letters of Credit & Amendments	
Import Letter of Credit	
Up to QR 500,000 validity less than 3 months	Min of QR 500 or 0.50% per quarter whichever
If the validity of L/C is more than 3 months and L/C amount is not more than QR 500,000	
For 1 st quarter	0.50% per quarter
For remaining period	0.125% per month
Where L/C amount exceeds QR 500,000 with validity within 3 months	
1 st QR 500,000	0.50% per quarter
Remaining amount	0.125% per quarter
If L/C amount is more than QR 500,000 and its validity is also more than 3 months	
1 st QR 500,000	0.50% per quarter
Remaining amount	0.125% per quarter
For additional 3 months, commission will be calculated on whole L/C amount	0.0625% (1/16) per month
Any increase in amount of L/C or extension in validity period rates of commission will be charged as above.	
Amendments to Import Letters of Credit	
Any amendments other than amount increase	QR. 350
Increase in value	Same as LC issuance
Postages	QR 125

Revolving letter of credit	Normal charges for 1 quarter
Commission on revolving LCs (reinstatement of amount)	1/8% QR 500
Commission on revolving LCs (government)	1/8% (flat)
QR 500,001 and above	1/16% (flat)
SWIFT / Postage	
Brief cable charges	QR 365
Swift	QR 350
Postages	QR 125
Courier charges	QR 300
Draft LC	QR 350
Deferred Payment (Calculated from the date of expiry or first quarter from the date of issue of LC, whichever is the latest)	
Commission	
Deferred payment commission	1/8% p.m. irrespective of value min. QR 350
Swift charges	QR 250
Negotiation commission for local bills under	0.125% of invoice amount (Minimum QR 350)
Accepted guaranteed draft	1/8% (0.125%) minimum QR 350
	1/16% (0.0625%) minimum QR 350/-
Advising Commission	up to 100,000 QR,200
	Over 100,000 QR,350
Advising Amendment	QR,150
Shipping Guarantee / Delivery Orders	
Shipping guarantees / Delivery orders	QR 375 + Postages + Handling
Postages	QR 50
Handling	QR 100
Bills under Documentary Over Draft	
Advising LC	Up to QR 100,000 or equivalent QR 250
	Over QR 100,000 QR,350
Advising amendment	QR 200
Negotiation Commission - For Local Bills	
Bill amount up to QR 500K	1/8 % minimum QR 350
Bill amount more than QR 500K	1/16 % minimum QR 500
Payment charges	QR 200
Swift charges	QR 250
Postages	QR 75
Export Letter of Credit	
Pre-Advising	QR 100
Advising LC	Up to 100,000 or equivalent - QR 250
	Over 100,000/- QR 350
Advising amendment	QR 200
Adding confirmation	As per arrangement
Extension of validity period if credit is confirmed	Same as LC advising of a confirmed LC
Negotiation commission	1/8% minimum QR 350
SWIFT payments transfers (local banks)	QR 250
SWIFT payments transfers (foreign banks)	QR 250
Transferring LC charges	¼% min. of QR750
Amendment advised through local banks	QR 200

L/C advised through local banks	QR 350
Swift charges	QR 365
Advising discrepancies to negotiating bank	QR 350
Postages	QR 50
Reimbursement / Remittance commission	QR 350 per negotiation
Outward Doc. Bills (OFDBC)	
	1/8% min. QR 350
Courier	QR 150
Swift	QR 250
Postages	QR 50
Letter of Guarantee (Local)	
Customer enjoying L/G facility	
Bid bond / Tender bond	1.5% p.a. minimum QR 500
Performance bond / Other bonds	2% p.a. minimum QR 500 + handling QR 10
Handling and amendment charges	Same as issuance
Customer who do not enjoy L/G Facility	
Bid bond / Tender bond / Performance bond / Adv. bond	2% p.a. minimum QR 500 + Handling QR 10
Postages	QR 50
Further extensions of maturity of guarantees	Commission for extended period (as per tar
Other amendment	Handling QR 150 + Commission QR 100
Customer who do not enjoy L/G facility BB & PB & Adv	0.5% p.a. (this is against 100% cash margin)
	100% against line on deposit comm will be
Letter of Guarantee (Foreign)	
For all foreign guarantees Bid bond / Tender bond / Performance bond / Payment guarantees	As per arrangements
Telex charges / Swift charges	QR 200
In addition to commission, further commission will be recovered as handling charge in all the above cases.	QR 200
	In both local / foreign guarantee ,if secured
Charges for reinstatement of expired guarantees	Min of QR 500 commission rate to be guide
Early cancellation of guarantees	QR 300
Fax indemnity service	QR 250 per month or a one-time fee QR 30
Inward Documentary Collections (IDBC) and Clean Bills (IBC)	
Up to QR 10,000	QR150
QR 10,000 to 100,000	1/4% min. QR 200
Over QR 100,000	1/8%min. QR 350
Import documentary drawn on other banks	Same as above
Inward clean collection (financial document)	Same as above
Onward collection to other banks in Qatar	Same as above
Swift charge	QR 250
Postages	QR 50
Courier	QR 150
Returned bills	Comm. + Cost of swift + Handling charges e
Cheques received in IBC and returned unpaid	QR 500 each cheque
Clean Bills (Cheques)	
Up to QR 10,000	QR 100 flat
From QR 10,001 to QR 100,000	QR 150 flat
Over QR 100,000	QR 200 flat

Post Dated Cheques	
a. Commission – if cheque amount up to QR 10,000	Commission of 0.25% of the cheque amount
b. Post dated cheque commission up to QR 100,000	Same as above
c. Post dated cheque commission up to QR 500,000	Same as above
d. Post dated cheque commission up to QR 1 mil.	Same as above
Postages	QR 50
Safe keeping of a postdated cheque	Postdated cheques as per our own criteria
Loan cancellation after approval	QR 250
Local Bills Discounted (Bills under Import LC)	
a. Commission – document value up to QR 100,000	QR 200
b. Commission – for document value between QR 100,001 to QR 250,000	QR 300
c. Commission – for document value between QR 250,001 to QR 500,000	QR 400
d. Commission – for document value between QR 500,001 to QR 1,000,000	QR 500
e. Commission – for document value more than QR 1,000,001	QR 600
Postages	QR 50
Loan against Local Bills (Cheques)	
a. Up to QR 10,000	QR 30
b. From QR 10,001 to QR 50,000	QR 60
c. For more than QR 50,000	QR 125
d. Returned cheques	QR 50
Outward Foreign Bills Collection (OFBC)	
Up to QR 500	Commission QR 15 + Postage QR 50
From QR 501 to QR 10,000	Commission QR 25 + Postage QR 50
From QR 10001 to QR 50,000	Commission QR 40 + Postage QR 50
From QR 50,001 to QR 100,000	Commission QR 50 + Postage QR 50
From QR 100,001 to QR 500,000	Commission QR 100 + Postage QR 50
More than QR 500,000	1/32% (0.03125%) + Postage QR 50
Postages	QR 50
Courier	QR 185
Swift	QR 250
Returned Cheques	
Cheques sent in OBC and returned unpaid	QR 100 each cheque + F/B charges
Foreign Bills Purchased	
Travelers cheque, foreign demand draft and cheques drawn on foreign banks.	
Cash payment or credit to account (T.C)	QR 5 per instrument (minimum QR 30)
Cash payment or credit to account in same currency (T.C)	0.50% exchange compensation or minimum
Cheques, Draft drawn on Foreign Bank to be credited to account only and if:	
Proceeds credited to account in QR	Buying rate + postage (minimum QR 50)
Proceeds credited to FIC account	0.50% exchange comp. + postage min. US\$
Cheques purchased & returned unpaid on presentation	QR 100 each cheque + correspondents charges
Corporate Card Fees & Charges	
Replacement of Credit Card	QR 100
Overseas Payment Transaction	2.50% of transaction amount
Cash Advance Fees	4.5% of transaction amount QR QR 20, whichever is higher
Interest Rate	1% p.m. (12% per annum) as per QCB guidelines
Late Payment Fee	QR 50