



## Commercial Bank

### Corporate Tariff of Charges 2020

Account Services	
Monthly Charges If Minimum Average Balance Not Met (Current Accounts)	
Minimum Monthly Average Balance:	Monthly Charges:
QAR 100,000	QAR 400 per month
USD 5,000	QAR 400 per month
EUR 5,000	QAR 400 per month
GBP 5,000	QAR 400 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 Mandate and Maintenance	
Change of Account Title	QAR 250 per account
Non Submission of Valid Commercial Registration (CR)/ License/ Certificate	QAR 500 per month (or part thereof)*
Non Submission of Valid Computer Card	QAR 500 per month (or part thereof) - <b>New!</b>
Non Submission of FATCA & CRS Self-Certification Form	QAR 1,000 per month (or part thereof) - <b>New!</b>
Non Submission of Valid QID/ Passport/ Commercial Registration for Partner(s)	QAR 500 per month (or part thereof) - <b>New!</b>
Non Submission of Valid QID/ Passport for Authorized Signatory(s)	QAR 500 per month (or part thereof) - <b>New!</b>
Non Submission of Valid QID/ Passport for Account Holder(s)	QAR 500 per month (or part thereof) - <b>New!</b>
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
Sweep Facility	Free of Charge
Signature Verification	QAR 25 per item
SMS alert Setup	Free of Charge
SMS alert Monthly fee	Free of Charge

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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 (upto 12 months): QAR 50 per Month
	Previous Year (upto 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 bank 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
Returned Cheques Drawn On Own Account	
Insufficient Fund/ Funds Not Cleared	QAR 700*
	QAR 1,000 from 3rd cheque onwards in 90 days*
Technical Reason	QAR 250



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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 100
International Funds Transfer	QAR 150
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
Standing Orders	
Setup	QAR 100
Amendment	QAR 100
Cancellation	QAR 50
Insufficient funds	QAR 150 per occasion



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Other Applicable Charges	
Deposit Only Card	Free of Charge
Cash Deposit/ Cash Withdrawal/ Cheque Cashed over 3 Transactions Per Day	QAR 50 Per Transaction - <b>New!</b>
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
Payroll	
Manual processing of files	QAR 350 per file
To Local Bank in Local Currency	QAR 10 per transaction with a maximum cap of QAR 200 per file
Credit Bureau Reports	
Per Facility Application/ Annual Review of Facility	QAR 50 per request
Commercial Debit Card	
Annual Fee	Free of Charge
Replacement	QAR 50
Pin Re-issuance	QAR 50
Cancellation	QAR 50
Dispute Processing Fee	QAR 100
Corporate Internet Banking (CIB)	
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 15*
International Funds Transfer	QAR 65
WPS payroll under CIB	QAR 50 per file - <b>New!</b>
Payroll (To local bank in local currency)	QAR 10 per transaction with a maximum cap of QAR 200 per file
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*
Overdrawn	QAR 500*
Unutilized	QAR 500*
Acceptance / Negotiation Commission	0.150% p.a. of invoice amount (minimum QAR 500)*
Discrepancy	USD 150 per discrepant presentation - <b>New!</b>
Reimbursement	QAR 500
Transfer	0.25% of Letter of Credit value (minimum QAR 1,000)
Assignment & acknowledgement	QAR 500
Review non standard format / preparation 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
Acceptance / Negotiation Commission	0.150% p.a. 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



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Documentary Collections	
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*
Discrepant Documents	USD 150 per discrepant presentation
Documentary Collections Co Acceptance	1.50% p.a of invoice amount (minimum QAR 500)for the acceptance period - <b>New!</b>
Avalisation Bills	1.50% p.a of invoice amount (minimum QAR 500) for the acceptance period*
Non-Documentary Credit Bills processing	0.125% of bill value (minimum QAR 500)*
SWIFT Others	QAR 150*
Supply Chain Finance	
SCF Structuring / Setup Fee	1.5% of SCF Limits (minimum QR 5,000) - <b>New!</b>
SCF Counterparty Setup Fee	QR 1,000 per program (to be paid by obligor) - <b>New!</b>
SCF Transaction Handling Fee	0.125% flat of invoice amount (minimum QAR 500) - <b>New!</b>
SCF Overdue Fees	- 1.50% flat charge per month of the outstanding amount for the first month or part thereof - <b>New!</b> - 1.75% flat charge per month of the outstanding amount for the second month or part thereof - 0.50% flat of outstanding amount on day 45 - <b>New!</b> - 2.50% flat charge per month of the outstanding amount for the third month and calculated for each month (or part thereof) until payment is received in full - <b>New!</b>
SCF Loan Extension Fee	1.50% flat per month/or part thereof - <b>New!</b>
SCF Prepayment	0.10% flat (QAR 500 min) - <b>New!</b>
SWIFT Misc Msgs	QR 100*
SWIFT International Remittance	QR 150*
SWIFT Domestic Remittance	QR 100*
SCF Related Communication	
SWIFT	USD 125/QAR 500*
Courier Charges	International: QAR 150* Domestic : QAR 100*
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)
Advisng	QAR 500
Review Non Standard Format / Preperation of Draft Letter of Guarantees	QAR 500*
Extension for extraordinary period	QR 1000
Issuance against Counter Guatantee received	Risk Based (minimum USD 350 + USD 30 Postage Charges)
Counter Guatantee sent requesting LG issuance	2.00% p.a. (minimum QAR 500)*
Early Cancellation of Guarantee	QAR 500*

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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	0.10% flat (QAR 500 min)*
TF Handling	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 charge per month of the outstanding amount for the first month or part thereof . - 1.75% flat charge per month of the outstanding amount for the second month or part thereof - 0.50% flat of outstanding amount on day 45 . - 2.50% flat charge per month of the outstanding amount for the third month and calculated for each month (or part thereof) until payment is received in full
TF Early Settlement	0.10% flat (QAR 500 min)*
Other Charges	
SWIFT	USD 125/QAR 500*
SWIFT Misc. Msgs	QAR 100*
SWIFT International Remittance	QAR 150*
SWIFT Domestic Remittance	QAR 100*
Courier Charges	International: QAR 150* Domestic : QAR 100*
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 CFR terms - referral approval fee	QR 125 for each reason of referral*
Transaction rejected (aborted) due to non compliance with CFR	QR 500*
Handling fee for Physical application submitted instead of Corporate Trade Portal	QAR 300 per request*
Special Requests/Draft /Non standard format fees	QAR 500*



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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 on Extended Amount or Higher
Facility Expiry Fees	QAR 5,000 Per Month (or part thereof) - <b>New!</b>
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	1.50% 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
Credit Facility Covenants, Security and Documentation Related Charges	
Breach of Financial Covenants As Per Terms of Credit Facility Approval	Flat Fee of 0.25% of the Outstanding Facility Amount Under the Relevant Facility Payable Immediately Upon The Lapse of the Grace Period
Non Submission of Audited Financial Statements in English Within 4 Months of the End of Each Financial Year or As Stipulated in Approval Terms	QAR 25,000 Flat on Lapse of Grace Period.
Breach of Any Other Covenants As Per Terms of Credit Facility Approval	QAR 25,000 Flat on Lapse of Grace Period.
Delay in Submission of Facility and Security Documents As Stipulated in Approval Terms	QAR 100 Per Day, Per Pending Document
Approval of Drawdown of Facilities Where Facility and Security Documents Are Submitted Post Facto	QAR 250 Per Day, Per Extension
Late Submission of Adequate Insurance and Endorsement of Policy	QAR 5,000 per month (or part thereof)*
Minimum Required Sales Turnover As Per Approved Terms Not Routed Through Borrowers Account(s) With the Bank	0.25 % Flat Fee Every Quarter on the Shortfall in Turnover Routed

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Security Covenant	
Non maintenance of facility of value of securities ratio.	Default Interest of 2% P.A Daily on the Value of the Shortfall in Security Cover As Per Approved Terms
	Additional Flat Fee of 0.25% on the Total Outstanding Amount Under the Relevant Facility where the Security Cover is Less Than 100%
Valuation Covenant	
A. For Reports From External Valuers	
Type of Valuation	Cb Valuation Charge
Single Villa/Vacant Plot	Actual Valuer Charges + QAR 1,000 Per Report
All Other Properties	Actual Valuer Charges + QAR 2,000 Per Report
B. For In-House Desktop Valuation	
Type of Valuation	Cb Valuation Charge
Single Villa/Vacant Plot	QAR 2,000 Per Report
All Other Properties	QAR 3,000 Per Report
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

\* Charges revised

\*\* Grace period 30 days or as stipulated in terms of approval

**NEW!:** New fee effective in 2020