

Tariff of Charges - Banking Services

Accounts & Deposits

	Standard Fees	Sadara Fees	Private Banking Fees
Issuing a statement of account (Monthly for Current accounts - Half yearly for Savings)	Free of charge	Free of charge	Free of charge
Issuing a duplicate statement:			
Current year's statement up to 5 years (for each month for both Current & Savings Accounts)	QAR 10.00	Free of charge	Free of charge
Over 5 years statement (for each month for both Current & Savings Accounts)	QAR 20.00	Free of charge	Free of charge
For each authenticated statement	QAR 10.00	Free of charge	Free of charge
Issuing a Salary E-Advice (per month regardless of account type)	QAR 10.00	Free of charge	Free of charge
Issuing a letter confirming balance of account	QAR 25.00	Free of charge	Free of charge
Account Maintenance Fee (per each month)	No fee on minimum balance	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	QAR 20,000.00
Time Deposit in Qatari Riyals (initial deposit)	QAR 20,000.00	QAR 20,000.00	QAR 20,000.00
Time Deposit in US dollars (initial deposit)	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Time Deposit in GBP (initial deposit)	£ 15,000.00	£ 15,000.00	£ 15,000.00
Time Deposit in Euro (initial deposit)	€ 20,000.00	€ 20,000.00	€ 20,000.00
Dormant Accounts (applicable monthly only for balances below QAR 500 or equivalent in FCY)	QAR 10.00	Free of charge	Free of charge
Closing Current / Saving accounts opened less than 1 year	QAR 50.00	Free of charge	Free of charge

* If minimum balance is not maintained NO interest is accrued & if uplifted before maturity NO interest is paid.

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Tariff of Charges - Banking Services

Cheques & Chequebooks

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

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Tariff of Charges - Banking Services

Personal Loans

	Fees
Loan cancellation after approval	QAR 250.00
Installment Postponement Fee (for each payment postponed)	QAR 50.00
Loan rescheduling to change of loan tenor/ installment without additional loan amount	QAR 250.00
Replace loan guarantor	QAR 50.00
Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.) (No fees if issued for Al Safa Islamic Banking)	QAR 25.00
Late Payment Fee (per month)	
Penalty for unpaid installment per occurrence (for each returned cheque or insufficient funds for standing order)	QAR 95.00
Personal Loans - Against Salary Only	
File Charges for loans below QAR 100,000 (Add this to the original loan amount)	N/A
Interest Rate (Prevailing/Maximum rate)	6.50%
Management Fees	0.00%
Loan Care - Upfront premium per year on requested loan amount (can be waived when maximum ceiling reached)	0.75%
Personal Loans - Against Salary and/or Other Income	
File Charges for loans below QAR 100,000 (Add this to the original loan amount)	QAR 250.00
Interest Rates	
Commercial Bank Standard	Available upon request
Management Fees	
For New Loans	1.00%
For Top Up Loans (apply only on the added amount)	1.00% of added amount
Loan Care - Upfront premium per year on requested loan amount	0.75%
Secured Personal Loans	
Interest rates	
Cash Security	Rate on blocked cash + 3.00%
Non Cash Security	Available upon request

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Tariff of Charges - Banking Services

Vehicle Loans

	Fees
Loan Cancellation after approval	QAR 250.00
Installment Postponement Fee - Commercial Bank customers (for each payment postponed)	QAR 50.00
Installment Postponement Fee - Non Commercial Bank customers (for each payment postponed)	QAR 200.00
Loan rescheduling to change of loan tenor/ installment without additional loan amount	QAR 250.00
Replace loan guarantor	QAR 50.00
Repayment cheques change	QAR 50.00
Transfer charges of the vehicle loan liability	QAR 250.00
"Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.) (No fees if issued for Al Safa Islamic Banking)"	QAR 25.00
Vehicle Loans - Against Salary Only	
File Charges for loans below QAR 100,000 (Add this to the original loan amount)	N/A
Interest Rate (Prevailing/ Maximum rate)	6.50%
Management Fees	0.00%
Loan Care - Upfront premium per year on requested loan amount (can be waived when maximum ceiling reached)	0.70%
Vehicle Loans - Against Salary and/or Other Income	
File Charges for loans below QAR 100,000 (Add this to the original loan amount)	QAR 250.00
Interest Rates	
Vehicles	
Commercial Bank	Available upon request
Non Retail	Available upon request
Bikes & Boats (Commercial Bank customers only)	
All	5.99%
Management Fees	
Commercial Bank Standard	2.50%
Loan Care for Retail - Upfront premium per year on requested loan amount	0.70%
Secured Vehicle Loans	
Cash Security	Rate on blocked cash + 3.00%
Non Cash Security	Available upon request

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Tariff of Charges - Banking Services

Overdrafts	Standard Fees	Sadara Fees	Private Banking Fees
Set up fee for any Overdraft (per month)	QAR 50.00	QAR 25.00	QAR 25.00
Casual Overdraft - without limit setup			
Interest on Outstanding amount	6.00%	6.00%	6.00%
Secured Overdraft against security-Cash & Non Cash (With limit setup)			
Interest rate (against CASH security) - Code 5A	Rate on blocked cash + 3%	Rate on blocked cash + 2%	Rate on blocked cash + 2%
Interest rate (against NON-CASH security) - Code 4A	Available upon request	Available upon request	Available upon request
Approved Overdraft against Salary (With limit Setup)			
Interest rate	6.00%	6.00%	6.00%

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Tariff of Charges - Banking Services

Mortgage Loans

	Standard Fees	Sadara Fees	Private Banking Fees
Registration fee (per Title Deed)	QAR 1,000.00	QAR 600.00	QAR 600.00
Urgent Mortgage (per Title Deed)	QAR 1,500.00	QAR 1,000.00	QAR 1,000.00
Assignment	QAR 1,000.00	QAR 600.00	QAR 600.00
Certified copies	QAR 200.00	QAR 150.00	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) on Paid amount – for loans against one security (excluding construction loans)	1.00%	1.00%	1.00%
Early Settlement (Partial or Full) on Paid amount – for loans against more than one security and construction loans	1.50%	1.50%	1.50%
Merging, Division and Release	QAR 200.00	QAR 150.00	QAR 150.00
Late Payment Fee (per month)			
Late Payment Fees-Qatari and 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			
For Commercial Bank different Mortgage Loans types	Available upon request		
Management Fees			
Management fees on nominal principal - for loans against one security (excluding construction loans)	1.00%	1.00%	1.00%
Management fees on nominal principal - for loans against more than one security and construction loans	1.50%	1.50%	1.50%
Re-scheduling (including but not limited to interest repricing or any other contract alterations)	1.50%	1.50%	1.50%
Property Amendments (Changes in security, release, split of title deeds, amendments etc)	0.25%	0.25%	0.25%
Insurance Premium			
Upfront premium on nominal principal per year – for loans against one security (excluding construction loans)	0.50%	0.50%	0.50%
Upfront premium on nominal principal per year – for loans against more than one security and construction loans	0.60%	0.60%	0.60%
Property Evaluation (Purchase price / value)			
Property type and value	Available upon request		
Registration and Documentation			
Mortgage of title deed, Pledge of Shares	Apply mortgage processing /share pledging actual charge		

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Tariff of Charges - Banking Services

Miscellaneous Services

	Standard Fees	Sadara Fees	Private Banking Fees
Cash Transactions			
Cash Deposit LCY	Free of charge	Free of charge	Free of charge
Cash Withdrawal (over the counter) for less than QAR 1,000 (per transaction)	QAR 10.00	Free of charge	Free of charge
Cash Deposit FCY (to same currency account)			
USD Cash deposit to same currency account	1.00%	1.00%	1.00%
GBP and EURO deposit to same currency account	1.00%	1.00%	1.00%
Cash Withdrawal FCY (from same currency account)			
USD Cash withdrawal from to same currency account	1.50%	1.00%	1.00%
GBP and EURO withdrawal from same currency account	1.25%	1.00%	1.00%
Senior Government Staff Housing Loan			
Issuance of undertaking letter	QAR 25.00	Free of charge	Free of charge
Monthly installment payment	QAR 25.00	Free of charge	Free of charge
Customer requested letters/certificates (clearance, obligation...)	QAR 25.00	Free of charge	Free of charge
Safe Deposit Locker Facilities			
Small box (per annum)	QAR 1,000.00	QAR 500.00	QAR 500.00
Medium box (per annum)	QAR 1,200.00	QAR 600.00	QAR 600.00
Large box (per annum)	QAR 1,500.00	QAR 750.00	QAR 750.00
This service is subject to a refundable security deposit of QAR 500/- per locker			
Hold Mail (per item/per month)	QAR 25.00	QAR 25.00	QAR 25.00
Cheque/ Instrument Retrieval Charges	QAR 50.00	QAR 25.00	QAR 25.00
Sadara Service charge, if criteria is not met (per month)	N/A	QAR 150.00	N/A

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Tariff of Charges - Banking Services

Funds Transfer	Standard Fees	Sadara Fees	Private Banking Fees
Internal Transfers			
Transferring funds between Commercial Bank accounts	Free of charge	Free of charge	Free of charge
Immediate Credit of Funds from Call Accounts			
Transferred via internet banking	QAR 25	QAR 25	QAR 25
Transferred via branch	QAR 50	QAR 50	QAR 50
Telegraphic Transfers			
To any bank in Qatar	QAR 10	QAR 10	QAR 10
To any bank outside Qatar	QAR 15	QAR 10	QAR 10
Inward remittance in Foreign Currency			
If credited to a Commercial Bank account in same Foreign currency account	QAR 50 (or equivalent)	QAR 25 (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/-)	0.5% commission (min QR 25/-)
Payment Investigations			
Amendment of outward remittance	QAR 50	QAR 50	QAR 50 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	QAR 50	QAR 50 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 Plus corresponding charges	QAR 50 Plus corresponding charges	QAR 50 Plus corresponding charges
Foreign Currency Demand Drafts:			
Issuing	QAR 25	QAR 25	QAR 25
Stopping, Cancelling, Cancelling (when Telex is required)	QAR 50	QAR 50	QAR 50
Postage charges	QAR 25	QAR 25	QAR 25
Courier charges	QAR 50.00 Plus actual charges	QAR 50.00 Plus actual charges	QAR 50.00 Plus actual charges
Manager's Cheques:			
Issuing	QAR 25	QAR 25	QAR 25
Cancelling (when original returned), Stopping	QAR 50	QAR 50	QAR 50
Postage charges	QAR 25	QAR 25	QAR 25.
Courier charges	50 plus actual charges	50 plus actual charges	50 plus actual charges
Payment Orders			
Issuing	QAR 25	QAR 25	QAR 25
Standing Orders (for periodical transfer of funds)			
Set up standing instructions within Commercial Bank	Free of charge	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	QAR 25	QAR 25
Amending, Cancelling	QAR 25	QAR 25	QAR 25
Charge if sufficient funds are not available in the account to make the transfer (per occasion)	QAR 50	QAR 25	QAR 25

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.



Tariff of Charges - Banking Services

Debit/ATM Cards

	Standard Fees	Sadara Fees	Private Banking Fees
Debit Card annual fee	Free of charge	Free of charge	Free of charge
Issuing a new Debit Card (auto-renewal)	Free of charge	Free of charge	Free of charge
Replacing a lost /damaged card / additional card	QAR 50.00	Free of charge	Free of charge
Re-issuing of a new ATM PIN	QAR 10.00	Free of charge	Free of charge
Delivery of an ATM Card (by mail)	Free of charge	Free of charge	Free of charge
Delivery of an ATM card (by branch)	QAR 25.00	Free of charge	Free of charge
ATM cash withdrawal			
Within Qatar (inquiry or withdrawals)	Free of charge	Free of charge	Free of charge
Internationally (per transaction)	QAR 15.00	QAR 15.00	QAR 15.00
Within GCC (per transaction)	QAR 6.00	QAR 6.00	QAR 6.00
ATM Balance Inquiry			
Internationally	Free of charge	Free of charge	Free of charge
Within GCC	Free of charge	Free of charge	Free of charge
Alerts via SMS	Free of charge	Free of charge	Free of charge
Telephone Banking Services (24 hour Customer Contact Center)	Free of charge	Free of charge	Free of charge

*Debit card transactions done overseas will attract an exchange rate markup fee.
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Schedule of charges (Credit Cards)

Charges (in QAR)	Limited Edition Package	Sadara Package	Platinum Package	Privilege Package, Titanium Package & Manchester United Titanium Package	Classic Cards & Manchester United Classic Package
Cards Offered	Diners Club Black/ MasterCard World	Diners Club/ Visa Infinite	Diners Club/ Visa Platinum	Diners Club/ MasterCard Titanium	Visa Classic or MasterCard Classic
Principal Card Joining Fees	Free	Free	Free	Free	Free
Principal Card Annual fees	QAR 1,000	Free (QAR 850 for non-Sadara members)	QAR 750	QAR 600	QAR 250
Minimum Monthly Repayment	3%	3%	3%	3%	3%
Supplementary Annual fees	Free	Free	Free	Free	Free
Replacement fees	QAR 50/-	QAR 50/-	QAR 50/-	QAR 50/-	QAR 50/-
Re-issue fees	QAR 100	QAR 100	QAR 100	QAR 100	QAR 100
Return cheque fees	QAR 100 per cheque	QAR 100 per cheque	QAR 100 per cheque	QAR 100 per cheque	QAR 100 per cheque
Over limit Fees	QAR 150/- if the balance is over by 2% and above	QAR 150/- if the balance is over by 2% and above	QAR 150/- if the balance is over by 2% and above	QAR 150/- if the balance is over by 2% and above	QAR 150/- if the balance is over by 2% and above
Payment holiday fees	QAR 50	QAR 50	QAR 50	QAR 50	QAR 50
Limit increase fees	QAR 50	QAR 50	QAR 50	QAR 50	QAR 50
Overdue/Late payment fees	0.25% or QAR 100/- whichever is greater	0.25% or QAR 100/- whichever is greater	0.25% or QAR 100/- whichever is greater	0.25% or QAR 100/- whichever is greater	0.25% or QAR 100/- whichever is greater
Cash Advance fees	4% for Diners Club and 4.5% for Visa and Mastercard	4% for Diners Club and 4.5% for Visa and Mastercard	4% for Diners Club and 4.5% for Visa and Mastercard	4% for Diners Club and 4.5% Visa and Mastercard	4.5% for Visa
Installment Process Fee	QAR 15	QAR 15	QAR 15	QAR 15	QAR 15
Additional copy of Statement fee	Free	Free	Free	Free	Free
Request for copy	QAR 25 per copy request	QAR 25 per copy request	QAR 25 per copy request	QAR 25 per copy request	QAR 25 per copy request
Retail Interest Rate*	1% p.m.	1% p.m.	1% p.m.	1% p.m.	1% p.m.
Cash Advance Interest Rate*	1% p.m. from date of transaction	1% p.m. from date of transaction	1% p.m. from date of transaction	1% p.m. from date of transaction	1% p.m. from date of transaction
Quasi- Cash* Transaction Interest Rate*	3% p.m. from date of transaction	3% p.m. from date of transaction	3% p.m. from date of transaction	3% p.m. from date of transaction	3% p.m. from date of transaction
Credit Shield Plus	0.65%	0.65%	0.65%	0.65%	0.65%
Maximum Grace days*	15 days	15 days	15 days	15 days	15 days
e-Statements	Free	Free	Free	Free	Free
Internet Banking	Free	Free	Free	Free	Free
SMS Banking	Free	Free	Free	Free	Free

Foreign Currency Mark ups

- USD – 2%
- AED, BHD, KWD, SAR, OMR – 1.25%
- EUR, GBP, AUD, CAD, CHF, DKK, JOD, JPY, LBP, NOK, SEK, SGD – 3.25%
- Other currencies – 3.50%

- Grace days are not applicable for cash advance transactions.
- Direct Debit customers can opt for setting their card repayment on any day between statement cut-off and payment due date. For example, a card with a statement date as 30th of every month will be required to only pay the minimum repayment amount by the 15th of the following month.
- No points will be earned on interest, fees or cash advances.
- Higher rates are applicable if the card is issued under other type of securities rather than salary transfer.