



Tariff of Charges - Corporate Banking Services

Product/ Service	Fees	Product/ Service	Fees
Current Accounts (if minimum monthly average balance not met)		Payroll (Manual processing of files)	QAR 350 per file
QAR 100,000	QAR 200 per month	Payroll (to local bank in local currency)	QAR 200 per file
USD 5,000	QAR 200 per month	Facility Non Utilization Fee	As agreed upon per Offer Letter
EUR 5,000	QAR 200 per month	Management Fee on overall credit facility	As agreed upon per Offer Letter
GBP 5,000	QAR 200 per month	Excess Overdraft Interest Rate	20% p.a.
For Enterprise Banking Customers		Cheque Referral	QAR 75 per referral
Where the average footprint is less than QAR 100,000	QAR 400 per month	Commitment fees on Overdraft facilities	0.25% p.a. on unutilized amount
Casual Overdraft charges for Current Accounts with no approved Overdraft Limit		Refer Sheets for excess in limits	QAR 50 per referral
Overdraft in excess of QAR 1,000 to QAR 100,000	QAR 2,000 per month	Late completion of Document (if not completed within a month)	QAR 500 per month
Overdraft in excess of QAR 100,001 to QAR 500,000	QAR 3,000 per month	Amendment Memos	QAR 1,500
Overdraft in excess of QAR 500,001 to QAR 1,000,000	QAR 5,000 per month	Extension of Refinance Loans	0.25% p.a. on the extended amount
Overdraft in excess of QAR 1,000,001	QAR 10,000 per month	Temporary Renewal due to lack of financials	QAR 1,000
Charges on excess 10% over Approved Overdraft Limit		Cancellation Fees	QAR 7500
Minimum Charge	QAR 5,000	Fee Unfunded Facility	As agreed upon per Commercial Bank
Unutilized Overdraft Charges (Monthly)		Drawdown Fees	1% of the drawdown amount subject to a maximum cap of QAR 5,000
Based on Unutilized Average Overdraft Balance for the month	If the average balance is positive, 0.25% of overdraft limit If the average balance is negative, 0.25% of overdraft limit minus average debit balance	Restructure / Rescheduling / Extension Fees (applies to the Limit / Loan / Installments)	1% of the drawdown amount subject to a minimum of QAR 2,500
Minimum daily closing balance requirement for account to earn interest		Pre-settlement / Prepayment Fee (applicable to Term Loans)	Period of Loan 0 – 1 year 15%* 1 – 3 years 2%* >3 years 1%* Settling out of own resources From other Banks / Financial Institutions
Call Account	QAR 50,000	Special Requests	QAR 500
	QAR 50,000	Registration fee (per title deed)	QAR 1,000
Time Deposits Accounts	USD 20,000	Urgent Mortgage (per title deed)	QAR 1,500
	EUR 20,000		
	GBP 10,000	Credit Bureau Reports	
Account Maintenance		Per Facility Application/ Annual Review of Facility	QAR 50 per request
Change of Account Title	QAR 200 per account	Commercial Debit Card	
Non submission of Valid Commercial Registration (CR) certificate within 30 days of expiry	QAR 250 per month	Annual Fee	Free of Charge
Non submission of other mandatory document(s) as requested by the bank	QAR 250 per month	Replacement	QAR 50
Account closure within 6 months of opening	QAR 250 per account	Pin Re-issuance	QAR 50
Time Deposit Accounts closure prior to maturity	QAR 50 per account plus accrued interest will not be payable	Cancellation	QAR 50
Dormant Account Reactivation	QAR 200 per account	Corporate Internet Banking (CIB)	
Unclaimed Account Reactivation	QAR 200 per account	RSA Token	QAR 400 per Token (New/damaged/lost)
Sweep Facility	Free of Charge	One time password (OTP)	Free of Charge
Signature Verification	QAR 25 per item	Funds Transfer between Commercial Bank accounts	Free of Charge
SMS alert Setup	Free of Charge	Local Funds Transfer (To local bank in local currency)	QAR 10
SMS alert Monthly fee	Free of Charge	International Funds Transfer	QAR 65
CR Expiry	QAR 50 per day till CR is updated	Payroll (To local bank in local currency)	Bulk Salary Processing for third Bank - QAR 200 per file
Penalty for late submission of Financial Statements for borrowing customers		Additional charges to send Outward remittance in full (if customer opts for charge type "OUR")	As levied by correspondent bank
If the Quarterly Management Accounts is not submitted within 2 months from closing		Imports	
On 6 th day: Interest Rate on Funded Facilities	Increase by 0.25% QAR 5,000	Documentary Credits	
On 9 th day: Interest Rate on Funded Facilities	Increase by another 0.25% QAR 10,000	Irrevocable Documentary Credit Issuance	2% p.a. for minimum 3 months (minimum QAR 300); 20% rebate on LCs via Trade Portal (max. QR 5,000 per transaction)
On 12 th day: Interest Rate on Funded Facilities	increase by another 1.25% p.a. plus a fee of 0.15% of Total Outstanding Facilities	Revolving Documentary Credit/ Back to Back Documentary Credit Issuance	2% p.a. for minimum 3 months (minimum QAR 300); 20% rebate on LCs via Trade Portal (max. QR 5,000 per transaction)
If the Annual Audited Financial Statements is not submitted within 6 months from closing:		Standby Documentary Credit Issuance	2% p.a. for minimum 3 months (minimum QAR 300); 20% rebate on LCs via Trade Portal (max. QR 5,000 per transaction)
On 18 th day: Interest Rate on Funded Facilities	increase by 2.00% p.a. plus a fee of 0.15% of Total Outstanding Facilities	Documentary Credit Amendments	2% p.a. for minimum 3 months (minimum QAR 300); 20% rebate on LCs via Trade Portal (max. QR 5,000 per transaction)
On 24 th day: All Limits (Funded and Unfunded) will be suspended	All Limits (Funded and Unfunded) will be suspended	Documentary Credit Reinstatement	2% p.a. for minimum 3 months from current expiry date (minimum QAR 300)
Penalty for late submission of adequate Insurance Policies and endorsement ie 15 days prior to Expiry	QAR 5,000 (Non-refundable)	Other Documentary Credit amendments (excluding increase in amount and/or extension of expiry date)	QAR 200
Date of Insurance Policy	QAR 5,000 (Non-refundable)	Documentary Credit related charges	
Issuance of Certificates		Documentary Credit related postage, SWIFT and other charges	By SWIFT: QAR 365 By Courier: QAR 125 By Mail: QAR 50 Documentary Credit Amendment by SWIFT: QAR 150
Balance Certificate	QAR 100 per request	Documentary Credit Overdrawn	Minimum QAR 250
Account Closure Certificate	QAR 100 per account	Unutilized Documentary Credit	QAR 300
Audit Confirmation Letter	QAR 250 per request	Non standard Documentary Credit	QAR 150
Letter to Ministry of Economy and Commerce	QAR 500 per request	Miscellaneous Correspondence/SWIFT	QAR 80 outside GCC Countries QAR 50 within GCC Countries QAR 30 within Qatar
Trade and Credit Information (TCI)	QAR 150 per request	Shipping Guarantees/ Delivery Order	
Bank Reference Letter	QAR 150 per request	Shipping Guarantee	0.465% flat or minimum QAR 350
Other certificates	QAR 100 per request	Delivery Order	0.465% flat or minimum QAR 350
Account Statements Requests		Import Bills	
Outward - Account Statements to other banks via SWIFT MT940/ MT950	QAR 500 per month	Acceptance Commission	1.5% p.a of invoice amount (minimum QAR300)for the acceptance period
Cheques		Import Collections Amendment Charges	QAR 100
Cheque Book Issuance	QAR 100 per cheque book (first cheque book free)	Negotiation Commission	0.125% of invoice amount (minimum QAR 250)
Specially Designed Cheque Books (Customized)	Actual cost plus 20% (minimum QAR 500)	Documentary Bills for Collection	0.125% of invoice amount (minimum QAR 250)
Cheque Book Mailing	QAR 50 per cheque book	Documents Released Free of Payment	QAR 250
Regular Local Clearing(Drawn on local bank in local currency)	Free of Charge	Returning of Documents	0.125% of invoice amount (minimum QAR 250)
Special (Priority) Local Clearing (Drawn on local bank in local currency)	QAR 100 per cheque	Avalisation Bills	1.5% p.a of invoice amount (minimum QAR 250)for the acceptance period
Foreign Currency Cheques Collection (If paid to Customer's Local Currency Account)	QAR 50 plus other banks charges	Other Import charges	
Foreign Currency Cheques Collection (If paid to Customer's Foreign Currency Account)	0.25% commission (minimum QAR 50 plus other bank charges)	Over Due Fee on Trade Finance loans going past due	1.20% flat charge per month of the outstanding amount for the first month or part thereof. 1.50% flat charge per month of the outstanding amount for the second month or part thereof 0.50% flat of outstanding amount on day 45. 2.00% 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
Foreign Currency Cheques Purchase (If paid in QAR)	QAR 50 plus other banks charges	Setup Fees for Refinance Loan (LC Ref / Non. LC Ref. / OS. Ref.)	0.05% flat (minimum QAR 500)
Foreign Currency Cheques Purchase (If paid in Foreign Currency Notes - subject to availability)	1% commission (minimum QAR 75 plus other banks charges)	Invoice Discounting handling charges	0.125% flat Minimum QAR 200
Cheque Discounting	QAR 20 per cheque + interest as per Offer Letter	Safe Keeping Charges	QAR 200 (After 1 month of keeping)
Safe keeping of Post Dated Cheques (PDC)	Current year: QAR 20 per cheque After one year: QAR 25 per cheque	Reimbursement	USD 60
Outstanding PDC report	QAR 50	Refinance Extension	1% p.a.
Cancellation/ Replacement/ Premature Withdrawal of Post Dated Cheques	QAR 25 per cheque	Early Settlement of Refinance / Discounted transactions	0.06% flat (minimum QAR 500)
Returned Cheque handling (Cheque deposited to Account)	QAR 50 per cheque	Interest on overdue loans	1% p.a. over agreed rate
Notice of Lost/ Stolen Cheque	QAR 50 per cheque	Exports	
Returned Cheques Drawn On Own Account		Documentary Credit & Collections	
Insufficient Fund/ Funds Not Cleared	QAR 600	Documentary Credit Advising	Minimum QAR 350
Technical Reason	QAR 1,000 from 4th cheque onwards	Documentary Credit Amendment Advising	Minimum QAR 250
Payments		Documentary Credit Confirmation	Risk based (minimum QAR 350)
Inward Remittance		Documentary Credit Bills Negotiation	0.125% of bill value (minimum QAR 250)
Credit to Local Currency Account	Free of Charge	Non-Documentary Credit Bills processing	0.125% of bill value (minimum QAR 250)
Credit to Foreign Currency Account in same currency	USD 10 (or equivalent in Foreign Currency)	Collection advising acceptance	Flat fee of QAR 200 will be charged for each acceptance processed under each collection
Outward Remittance		Collections Amendments	QAR 200 plus cost
Funds Transfer between Commercial Bank accounts	Free of Charge	Discrepant Documents	QAR 250
Local Funds Transfer (To local bank in local currency)	QAR 100	Transfer of Documentary Credit	
International Funds Transfer	QAR 150	Transfer	0.25% of Letter of Credit value (minimum QAR 1000)
Bulk Salary Processing for third Bank	QAR 200 per file	Increase in Amount/ Exposure	0.25% on the increase value (minimum QAR 1000)
Additional charges to send Outward remittance in full (If customer opts for charge type "OUR")	As levied by correspondent bank	Other Amendment	QAR 500
Payment Investigations		Transferable Documentary Credit transmission	QAR 200
Recall of Outward remittance (Irrespective of return of funds)	QAR 100 plus other bank charges	Transferable Documentary Credit amendment transmission	QAR 200 within GCC Countries; QAR 100 within Qatar
Outward remittance file enquiry (Beneficiary claims non-receipt of funds)	QAR 100 for the initial request plus other bank charges plus QAR 50 for each subsequent chaser	Other Export Charges	
Amendment of Outward remittance	QAR 100 for the initial request plus other bank charges plus QAR 50 for each subsequent chaser	Reimbursement	QAR 300
Copy of outward remittance	< 6 months: QAR 50 > 6 months: QAR 150	Assignment of Proceeds	QAR 400
Foreign Currency Demand Drafts		Unpaid Export Documents/ Discounted bills at maturity	QAR 200 if documents returned unpaid/ remains unpaid for over one month
Issuing	QAR 50	Miscellaneous Correspondence/SWIFT	QAR 65 per SWIFT
Stop	QAR 50	Guarantees	
Cancellation	QAR 50	Issuance (Tender, Performance, Advance Payment, Labour & Retention)	2.00% p.a. (minimum QAR 500); 20% rebate on LG's issued through Trade Portal (max. QR 5,000 per transaction)
Postage charges	QAR 25 (plus actual postage charge)	Guarantee issuance at the request of other banks	Risk based (minimum USD 350 + USD 30 Postage Charges)
Courier charges	QAR 75 (plus actual courier charge)	Issuance of counter guarantees	2.00% p.a. (minimum QAR 500); 20% rebate on LG's issued through Corporate Trade Portal (max. QR 5,000 per transaction)
Manager's Cheques (Local currency)		Guarantee Amendments involving extension of validity and increase in amount	2.00% p.a. (minimum QAR 500); 20% rebate on LG's issued through Trade Portal (max. QR 5,000 per transaction)
Issuing	QAR 100	Other Amendment	QAR 250; QAR 100 for amendment via Trade Portal (max. QR 5,000 per transaction)
Cancellation	QAR 50	Guarantee Format	QAR 150
Postage charges	QAR 25 (plus actual postage charge)	Open Ended Guarantees	2.00% p.a. charged annually in advance (minimum QAR 500); 20% Rebate via Trade Portal
Courier charges	QAR 75 (plus actual courier charge)	Commission on issuance of Auto Renewal Guarantees	2.00% p.a. charged semi-annually in advance (minimum QAR 500); 20% Rebate via Trade Portal
Standing Orders		Reinstatement of expired guarantees	2.00% p.a. from current expiry date (minimum QAR 500)
Setup	QAR 100	SWIFT charges	QAR 150
Amendment	QAR 100	Extend/ Pay request Non-Compliance Penalty	QAR 1000
Cancellation	QAR 50	Advise Only Guarantees	QAR 400
Insufficient funds	QAR 150 per occasion	Certified Cheques against cash margin	QAR 200 per cheque
Other Applicable Charges		Certified Cheques against facility	0.125% of the cheque value per month (6 months) or QAR 200, whichever is higher
Cash Deposit or Withdrawal over 10 transactions per day	QAR 50 per transaction	Corporate Premium Services (CPS)	
Foreign Currency Notes Deposit or Withdrawal for same currency account	1% service charge (minimum QAR 100)	Door to door service	QAR 1200 per month
Local Mailing	QAR 25 per item	CPS counter service	QAR 750 per month
International Mailing/ Courier Service	QAR 150 per item (plus actual courier charges)	Fax indemnity service	QAR 500 per month
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		
Credit Relationship Pricing			
Working capital facility/ Term Facility arrangement Setup	As agreed upon per Offer Letter		
Facility Arrangement/ Annual Review	As agreed upon per Offer Letter		
Facility Amendment/ Interim Review fee	As agreed upon per Offer Letter		
Assignment	QAR 1,000		
Expired Insurance	QAR 250 per day till insurance is updated with Bank		