



Tariff of Charges - Corporate Banking Services

Product/ Service	Fees
Current Accounts (If minimum monthly average balance not met)	
QAR 100,000	QAR 200 per month
USD 5,000	QAR 200 per month
EUR 5,000	QAR 200 per month
GBP 5,000	QAR 200 per month
For Enterprise Banking Customers	
Where the average footprint is less than QAR 100,000	QAR 400 per month
Casual Overdraft charges for Current Accounts with no approved Overdraft 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	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
Minimum daily closing balance requirement for account to earn interest	
Call Account	QAR 50,000 QAR 50,000 USD 20,000 EUR 20,000 GBP 10,000
Time Deposits Accounts	
Account Maintenance	
Change of Account Title	QAR 200 per account
Non submission of Valid Commercial Registration (CR) certificate within 30 days of expiry	QAR 250 per month
Non submission of other mandatory document(s) as requested by the bank	QAR 250 per month
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 200 per account
Unclaimed Account Reactivation	QAR 200 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
Penalty for late submission of Financial Statements for borrowing customers	
If the Quarterly Management Accounts is not submitted within 2 months from closing	
On 61 st day: Interest Rate on Funded Facilities	Increase by 0.25% QAR 5,000
On 91 st day: Interest Rate on Funded Facilities	Increase by another 0.25% QAR 10,000
On 121 st day: Interest Rate on Funded Facilities	Increase by another 1.25% p.a. plus a fee of 0.15% of Total Outstanding Facilities
If the Annual Audited Financial Statements is not submitted within 6 months from closing:	
On 181 st day: Interest Rate on Funded Facilities	Increase by 2.00% p.a. plus a fee of 0.15% of Total Outstanding Facilities
On 241 st day: All Limits (Funded and Unfunded) will be suspended	All Limits (Funded and Unfunded) will be suspended
Penalty for late submission of adequate Insurance Policies and endorsement ie 15 days prior to Expiry	QAR 5,000 (Non-refundable)
Date of Insurance Policy	QAR 5,000 (Non-refundable)
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 Statements Requests	
Additional Statement Copy	Current year (up to 12 months): QAR 50 per month Previous year (up to 24 months): QAR 75 per month Beyond 2 years: QAR 100 per month QAR 500 per month
Outward - Account Statements to other banks via SWIFT MT940/ MT950	
Cheques	
Cheque Book Issuance	QAR 25 per cheque book (first cheque book free)
Cheque Book Issuance (Same Day)	QAR 100
Specialty Designed Cheque Books (Customized)	Actual cost plus 20% (minimum QAR 300)
Cheque Book Mailing	QAR 15 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
Returned Cheques Drawn On Own Account	
Insufficient Fund/ Funds Not Cleared	QAR 600
Technical Reason	QAR 250
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 40 In UAE Currency - QAR 55 Other GCC Countries - QAR 85 All other Countries - QAR 100
International Funds Transfer	QAR 200 per file As levied by correspondent bank
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
Payment Investigations	
Recall of Outward remittance (Irrespective of return of funds)	QAR 100 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
Foreign Currency Demand Drafts	
Issuing	QAR 50
Stop	QAR 50
Cancellation	QAR 50
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)
Standing Orders	
Setup	QAR 100
Amendment	QAR 100
Cancellation	QAR 50
Insufficient Funds	QAR 150 per occasion
Other Applicable Charges	
Cash Deposit or Withdrawal over 10 transactions per day	QAR 50 per transaction
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
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

Product/ Service	Fees
Payroll (Manual processing of files)	QAR 50 per file
Payroll (to local bank in local currency)	QAR 200 per file
Facility Non Utilization Fee	As agreed upon per Offer Letter
Management Fee on overall credit facility	As agreed upon per Offer Letter
Excess Overdraft Interest Rate	20% p.a.
Cheque Referral	QAR 75 per referral
Commitment fees on Overdraft facilities	0.25% p.a. on unutilized amount
Refer Sheets for excess in limits	QAR 50 per referral
Late completion of Document (If not completed within a month)	QAR 500 per month
Amendment Memos	QAR 1,500
Extension of Refinance Loans	0.25% p.a. on the extended amount
Temporary Renewal due to lack of financials	QAR 1,000
Cancellation Fees	QAR 7,500
Fee Unfunded Facility	As agreed upon per Commercial Bank
Drawdown Fees	1% of the drawdown amount subject to a maximum cap of QAR 5,000
Restructure / Rescheduling / Extension Fees (applies to the Limit / Loan / Installments)	1% of the drawdown amount subject to a minimum of QAR 2,500
Pre-settlement / Prepayment Fee (applicable to Term Loans)	Period of Loan 0 – 1 year 2%* 1 – 3 years 1.25%* >3 years 1%* From other Banks / Financial Institutions *of the Pre-settlement Amount
Any other requests	QAR 500
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
Corporate Internet Banking (CIB)	
RSA Token	QAR 250 per Token
Replacement of RSA Token (If damaged or lost)	QAR 250 per Token
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 10
International Funds Transfer	In currency of: UAE: QAR 15 Other GCC Countries: QAR 25 All other countries: QAR 65
Payroll (To local bank in local currency)	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
Imports	
Documentary Credits	
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)
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)
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)
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)
Documentary Credit Reinstatement	2% p.a. for minimum 3 months from current expiry date (minimum QAR 300)
Other Documentary Credit amendments (excluding increase in amount and/or extension of expiry date)	QAR 200
Documentary Credit related charges	
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
Documentary Credit Overdrawn	Minimum QAR 250
Unutilized Documentary Credit	QAR 300
Non standard Documentary Credit	QAR 150
Miscellaneous Correspondence/SWIFT	QAR 80 outside GCC Countries QAR 50 within GCC Countries QAR 30 within Qatar
Shipping Guarantees/ Delivery Order	
Shipping Guarantee	0.465% flat or minimum QAR 350
Delivery Order	0.465% flat or minimum QAR 350
Import Bills	
Acceptance Commission	1.5% p.a. of invoice amount (minimum QAR 300) for the acceptance period
Import Collections Amendment Charges	QAR 100
Negotiation Commission	0.125% of invoice amount (minimum QAR 250)
Documentary Bills for Collection	0.125% of invoice amount (minimum QAR 250)
Documents Released Free of Payment	QAR 250
Returning of Documents	0.125% of invoice amount (minimum QAR 250)
Avalisation Bills	1.5% p.a. of invoice amount (minimum QAR 250) for the acceptance period
Other Import charges	
Over Due Fee on Trade Finance loans going past due	- 11% per month of the outstanding amount for the first month or part thereof - 1.25% per month of the outstanding amount for the second month or part thereof - 1.5% per month of the outstanding amount for the third month and calculated for each month (or part thereof) until payment is received in full
Setup Fees for Refinance Loan (LC Ref. / Non. LC Ref. / OS. Ref.)	0.05% flat (minimum QAR 500)
Invoice Discounting handling charges	0.125% Flat Minimum QAR 200
Safe Keeping Charges	QAR 200 (After 1 month of keeping)
Reimbursement	USD 60
Refinance Extension	1% p.a.
Early Settlement of Refinance / Discounted transactions	0.06% flat (minimum QAR 500)
Interest on overdue loans	1% p.a. over agreed rate
Exports	
Documentary Credit & Collections	
Documentary Credit Advising	Minimum QAR 350
Documentary Credit Amendment Advising	Minimum QAR 250
Documentary Credit Confirmation	Risk based (minimum QAR 350)
Documentary Credit Bills Negotiation	0.125% of bill value (minimum QAR 250)
Non-Documentary Credit Bills processing	0.125% of bill value (minimum QAR 250)
Collection advising acceptance	Flat fee of QAR 200 will be charged for each acceptance processed under each collection
Collections Amendments	QAR 200 plus cost
Discrepant Documents	QAR 250
Transfer of Documentary Credit	
Transfer	0.25% of Letter of Credit value (minimum QAR 1,000)
Increase in Amount/ Exposure	0.25% on the increase value (minimum QAR 1,000)
Other Amendment	QAR 500
Transferable Documentary Credit transmission	QAR 200
Transferable Documentary Credit amendment transmission	QAR 200 within GCC Countries; QAR 100 within Qatar
Other Export Charges	
Reimbursement	QAR 300
Assignment of Proceeds	QAR 400
Unpaid Export Documents/ Discounted bills at maturity	QAR 200 if documents returned unpaid/ remains unpaid for over one month
Miscellaneous Correspondence/SWIFT	QAR 65 per SWIFT
Guarantees	
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)
Guarantee issuance at the request of other banks	Risk based (minimum USD 350 + USD 30 Postage Charges)
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)
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)
Other Amendment	QAR 250, QAR 100 for amendment via Trade Portal (max. QR 5,000 per transaction)
Guarantee Format	QAR 150
Open Ended Guarantees	2.00% p.a. charged annually in advance (minimum QAR 500); 20% Rebate via Trade Portal
Commission on issuance of Auto Renewal Guarantees	2.00% p.a. charged semi-annually in advance (minimum QAR 500); 20% Rebate via Trade Portal
Reinstatement of expired guarantees	2.00% p.a. from current expiry date (minimum QAR 500)
SWIFT charges	QAR 150
Extend/ Pay request Non-Compliance Penalty	QAR 1,000
Advise Only Guarantees	QAR 400
Certified Cheques against cash margin	QAR 200 per cheque
Certified Cheques against facility	0.125% of the cheque value per month (6 months) or QAR 200, whichever is higher
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