



Commercial Bank

Tariff of Charges - Banking Services 2020

Accounts & Deposits			
	Standard Fees	Sadara Fees	Private Banking Fees
Issuing a duplicate statement			
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
* If minimum balance is not maintained NO interest is accrued & if uplifted before maturity NO interest is paid.			
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
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)	Free of charge	Free of charge	Free of charge
Re-Issuance of new chequebook	QAR 15.00	Free of charge	Free of charge

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Cheques & Chequebooks			
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
Cheque Book 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 QR 95)	0.10% (Maximum QR 95)	0.10% (Maximum QR 95)
Collection of Foreign Currency cheque (if paid in FCY)	0.10% (Maximum QR 200)	0.10% (Maximum QR 200)	0.10% (Maximum QR 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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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.)	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 QR 100,000 (Add this to the original loan amount)	N/A
Interest Rate (Prevailing/Maximum rate)	4.00%
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 QR 100,000 (Add this to the original loan amount)	QAR 250.00
Interest Rates (Against Other Income)	
Cb Standard	Available upon request
Management Fees and Loan care (Against Other Income)	
Management fee for new loans	1.00% Loan below 1 million 0.00% Loan equal or above 1 million
Management fee for top-up loans (applied to the additional amount only)	1.00% Loan below 1 million 0.00% Loan equal or above 1 million
Loan Care - Upfront premium per year on requested loan amount	0.50%
Secured Personal Loans - Interest rates	
Cash Security	Rate on blocked cash + 2.00%
Non Cash Security	Available upon request



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Vehicle Loans	
	Fees
Loan cancellation after approval	QAR 250.00
Installment Postponement Fee (for each payment postponed)	QAR 50.00
Installment Postponement Fee - Non Cb 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.)	QAR 25.00
Vehicle Loans - Against Salary Only	
File Charges for loans below QR 100,000 (Add this to the original loan amount)	N/A
Interest Rate (Prevailing/ Maximum rate)	4.00%
Management Fees	0.00%
Loan Care - Upfront premium per year on requested loan amount	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
Management Fees and Loan care (Against Other Income)	
Management fee	1.00% Loan below 1 million 0.00% Loan equal or above 1 million
Loan Care for Retail - Upfront premium per year on requested loan amount	0.70%
Secured Vehicle Loans	
Cash Security	Rate on blocked cash + 2.00%
Non Cash Security	Available upon request



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Overdrafts			
	Standard Fees	Sadara Fees	Private Banking Fees
Setup fee for any Overdraft (per month)	QAR 50.00	QAR 25.00	QAR 25.00
Overdraft against Salary			
Interest Rate	4.00% p.a.		
Secured Overdraft against security-Cash & Non-Cash			
Interest rate (against CASH security)	Rate on blocked cash + 2.00%	Rate on blocked cash + 1.50%	Rate on blocked cash + 1.50%
Interest rate (against NON-CASH security)	Available upon request		
Casual Overdraft - without collateral			
Interest Rate	1.00% p.m.		



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Mortgage Loans			
	Standard Fees	Sadara Fees	Private Banking Fees
Registration fee (per Title Deed)	QAR 1000.00	QAR 600.00	QAR 600.00
Urgent Mortgage (per Title Deed)	QAR 1500.00	QAR 1000.00	QAR 1000.00
Assignment	QAR 1000.00	QAR 600.00	QAR 600.00
Certified copies	QAR 200.00	QAR 150.00	QAR 150.00
Loan cancellation after approval	QAR 2000.00	QAR 2000.00	QAR 2000.00
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 & Release	QAR 200.00	QAR 150.00	QAR 150.00
Late Payment Fee (per month)			
Late Payment Fees-Qatari & 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 CB different Mortgage Loans types	Available upon request	Available upon request	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%



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Mortgage Loans			
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 & value	Available upon request	Available upon request	Available upon request
Registration and Documentation			
Mortgage of title deed, Pledge of Shares	Apply mortgage processing /share pledging actual charge	Apply mortgage processing /share pledging actual charge	Apply mortgage processing /share pledging actual charge





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Miscellaneous Services			
	Standard Fees	Sadara Fees	Private Banking Fees
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 1000.00	QAR 500.00	QAR 500.00
Medium box (per annum)	QAR 1200.00	QAR 600.00	QAR 600.00
Large box (per annum)	QAR 1500.00	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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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 25.00	QAR 25.00	QAR 25.00
Transferred via branch	QAR 50.00	QAR 50.00	QAR 50.00
Telegraphic Transfers			
To any bank in Qatar			
For transactions below QAR 100			
For transactions QAR 100 up to QAR 1,000,000	60 Dirhams QAR 4	60 Dirhams QAR 4	60 Dirhams QAR 4
For transactions above QAR 1,000,000	QAR 6	QAR 6	QAR 6
To any bank outside Qatar			
	QAR 15.00	QAR 10.00	QAR 10.00
Inward remittance in Foreign Currency			
If credited to a Commercial Bank account in same Foreign currency account	QAR 50.00 (or equivalent)	QAR 25.00 (or equivalent)	QAR 25.00 (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/-)
Payments Investigations			
Amendment of outward remittance	QAR 50.00	QAR 50.00	QAR 50.00 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 50.00	QAR 50.00	QAR 50.00 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 50.00 Plus corresponding charges	QAR 50.00 Plus corresponding charges	QAR 50.00 Plus corresponding charges
Foreign Currency Demand Drafts			
Issuing	QAR 25.00	QAR 25.00	QAR 25.00
Stopping, Cancelling (when Telex is required)	QAR 50.00	QAR 50.00	QAR 50.00
Postage charges	QAR 25.00	QAR 25.00	QAR 25.00
Courier charges	QAR 50.00 Plus actual charges	QAR 50.00 Plus actual charges	QAR 50.00 Plus actual charges

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Funds Transfer			
Manager's Cheques			
Issuing	QAR 10.00	QAR 10.00	QAR 10.00
Cancelling (when original returned), Stopping	QAR 50.00	QAR 50.00	QAR 50.00
Postage charges	QAR 25.00	QAR 25.00	QAR 25.00
Courier charges	QAR 50.00 plus actual charges	QAR 50.00 plus actual charges	QAR 50.00 plus actual charges
Payment Orders			
Issuing	QAR 25.00	QAR 25.00	QAR 25.00
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 50.00	QAR 25.00	QAR 25.00
Amending, Cancelling	QAR 25.00	QAR 25.00	QAR 25.00
Charge if sufficient funds are not available in the account to make the transfer (per occasion)	QAR 50.00	QAR 25.00	QAR 25.00

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Debit/ATM Cards			
	Standard Fees	Sadara Fees	Private Banking Fees
Dispute Processing Fee	QAR 100	QAR 100	QAR 100
Set up standing instructions within Commercial Bank	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
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





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Schedule of charges (Credit Cards)					
Charges (in QAR)	Limited Edition Package	Sadara Package	Platinum Package	Titanium Packag	Classic Card
Principal Card Joining Fees	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Principal Card Annual fees	QAR 1,000.00	Free (QAR 850 for non Sadara members)	QAR 750.00	QAR 600.00	QAR 250.00
EasyPay Installment Transaction Processing Fee	3 months - 1% of transaction value* 6 months - 2% of transaction value* 9 months - 3% of transaction value* 12 month above - Interest of 3% p.a.	3 months - 1% of transaction value* 6 months - 2% of transaction value* 9 months - 3% of transaction value* 12 month above - Interest of 3% p.a.	3 months - 1% of transaction value* 6 months - 2% of transaction value* 9 months - 3% of transaction value* 12 month above - Interest of 3% p.a.	3 months - 1% of transaction value* 6 months - 2% of transaction value* 9 months - 3% of transaction value* 12 month above - Interest of 3% p.a.	3 months - 1% of transaction value* 6 months - 2% of transaction value* 9 months - 3% of transaction value* 12 month above - Interest of 3% p.a.
Minimum Monthly Repayment	3%	3%	3%	3%	3%
Supplementary Annual Fees	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Replacement fees	QAR 50.00	QAR 50.00	QAR 50.00	QAR 50.00	QAR 50.00
Re-issue fees	QAR 100.00	QAR 100.00	QAR 100.00	QAR 100.00	QAR 100.00
Return cheque fees	QAR 100.00 per cheque	QAR 100.00 per cheque	QAR 100.00 per cheque	QAR 100.00 per cheque	QAR 100.00 per cheque
Over limit Fees	QAR 150.00/- if the balance is over by 2% and above	QAR 150.00/- if the balance is over by 2% and above	QAR 150.00/- if the balance is over by 2% and above	QAR 150.00/- if the balance is over by 2% and above	QAR 150.00/- if the balance is over by 2% and above
Limit increase fees	QAR 50.00	QAR 50.00	QAR 50.00	QAR 50.00	QAR 50.00
Overdue/Late payment fees	0.25% or QAR 100.00/ - whichever is greater	0.25% or QAR 100.00/ - whichever is greater	0.25% or QAR 100.00/ - whichever is greater	0.25% or QAR 100.00/ - whichever is greater	0.25% or QAR 100.00/ - whichever is greater
Cash Advance fees	4% for Diners Club and 4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance	4% for Diners Club and 4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance	4% for Diners Club and 4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance	4% for Diners Club and 4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance	4% for Diners Club and 4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance
Copy of Statement	QAR 10.00	QAR 10.00	QAR 10.00	QAR 10.00	QAR 10.00
Request for Transaction Receipt	QAR 25.00 per copy request	QAR 25.00 per copy request	QAR 25.00 per copy request	QAR 25.00 per copy request	QAR 25.00 per copy request
Retail Interest Rate**	1%	1%	1%	1%	1%
Cash Advance Interest Rate**	1%	1%	1%	1%	1%
Call For Credit Interest	3%	3%	3%	3%	3%

* fee will be equally divided and added to the monthly installment amount

**Debit card transactions done overseas will attract an exchange rate markup fee.

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Schedule of charges (Credit Cards)					
Call For Cash Interest	1%	1%	1%	1%	1%
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 of charge	Free of charge	Free of charge	Free of charge	Free of charge
Internet Banking	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
SMS Banking	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Dispute Processing Fee	QAR 100	QAR 100	QAR 100	QAR 100	QAR 100

* fee will be equally divided and added to the monthly installment amount

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Foreign Currency Mark ups for Credit Cards

- 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.**
- **Below rates are applicable if the card is issued under other type of securities rather than salary transfer.**
- **Interest rate for non-salary transfer customers is at the discretion of the Bank and it will be determined at the time of applying for the card.**

Retail Interest	2.25%
Call for Credit Interest	3.50% p.m.
Cash Advance & Quasi Cash Interest	2.75% p.m.