



Commercial Bank

Corporate Tariff of Charges

| Account Services | |
|---|--|
| Monthly Charges If Minimum Average Balance Not Met (Current Accounts) | |
| Minimum Monthly Average Balance: | Monthly Charges: |
| QAR 150,000* | QAR 600 per month |
| QAR 5,000 - for Micro Companies** | QAR 5 per month |
| USD 5,000 | QAR 600 per month |
| EUR 5,000 | QAR 600 per month |
| GBP 5,000 | QAR 600 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 Service Charge | |
| Account Service Fee | QAR 95 Semi Annually |
| Account Mandate and Maintenance | |
| Change of Account Title | QAR 250 per account |
| Non Submission of Valid Commercial Registration (CR)/ License/ Certificate | QAR 995 per month or part thereof |
| Non Submission of Valid Establishment \ Computer card | QAR 995 per month or part thereof |
| Non Submission of FATCA & CRS Self-Certification Form | QAR 995 per month or part thereof |
| Non Submission of Valid QID/ Passport/ Commercial Registration for Partner(s) | QAR 995 per month or part thereof |
| Non Submission of Valid QID/ Passport for Authorized Signatory(s) | QAR 995 per month or part thereof |
| Non Submission of Valid QID/ Passport for Account Holder(s) | QAR 995 per month or part thereof |
| Missing or Invalid Email/ Mobile/ Landline / P.O.Box | QAR 995 per month or part thereof |
| Missing/Expired Information Update Charge | QAR 995 per month or part thereof |
| 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 |
| Signature Verification | QAR 25 per signature |
| SMS alert Setup | Free of Charge |
| SMS alert Monthly fee | Free of Charge |



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| Sweep Facility | |
|---|---|
| Set up | QAR 100 |
| Amendment / Cancellation / Closure | QAR 50 |
| 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 (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 |
| 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 banks' 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 *** |



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| Returned Cheques Drawn On Own Account | |
|--|--|
| Insufficient Funds/ Funds Not Cleared - First Time | QAR 400 [†] |
| Insufficient Funds/ Funds Not Cleared - Second Time | QAR 400 [†] |
| Insufficient Funds/ Funds Not Cleared - Third Time Onwards | QAR 400 [†] |
| Technical Reason | QAR 450 |
| Drawer's Signature Required | QAR 350 |
| 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 120 |
| International Funds Transfer | QAR 175 |
| 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 |



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| Standing Orders | |
|--|--|
| Setup | QAR 100 |
| Amendment | QAR 100 |
| Cancellation | QAR 50 |
| Insufficient funds | QAR 150 per standing order |
| Processing Commission | |
| Processing commission (On FX transactions) | Maximum 1.75% |
| Other Applicable Charges | |
| Deposit Only Card | Free of Charge |
| Cash Deposit/ Cash Withdrawal/ Cheque Cashed over 3 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 |
| Payroll | |
| Manual processing of files | QAR 400 per file |
| To Local Bank in Local Currency | QAR 10 per transaction |
| Credit Bureau Reports | |
| Per Facility Application/ Annual Review of Facility | QAR 50 per request |
| Commercial Bank 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 22 |
| International Funds Transfer | QAR 90 |
| WPS payroll under CIB (up to 50 records per file) | QAR 50 per file |
| WPS payroll under CIB (more than 50 records per file) | QAR 100 per file |
| Payroll (To local bank in local currency) | QAR 10 per transaction |
| Additional charges to send Outward remittance in full (if customer opts for charge type "OUR") | As levied by correspondent bank |



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Corporate Tariff of Charges

| 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 per amendment |
| Overdrawn | QAR 500 |
| Unutilized | QAR 500 |
| Acceptance Commission | 1.5% p.a. on the Bill amount (0.12% p.m. or part thereof Min QAR 500 on usance bills) |
| Settlement commission | 0.15% flat on the Bill amount (Min QAR 500 on Sight bills) |
| Discrepancy | USD 150 per discrepant presentation |
| Reimbursement | QAR 500 |
| Transfer | 0.25% of Letter of Credit value (minimum QAR 1,000) |
| Assignment & acknowledgement | QAR 500 |
| Review non standard format / preperation 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 |
| Settlement commission | 0.15% 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 |
| Export Letter of Credit Bills Discounting | QAR 300 per bill |



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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 |
| Documentary Collections Co-Acceptance | 1.50% p.a. of invoice amount (minimum QAR 500) for the acceptance period |
| SWIFT Others | QAR 150 |
| Supply Chain Finance | |
| SCF Structuring / Setup Fee | 1.5% of SCF Limits (minimum QAR 5,000) |
| SCF Counterparty Setup Fee | QAR 1,000 per program (to be paid by obligor) |
| SCF Transaction Handling Fee | 0.125% flat of invoice amount (minimum QAR 500) |
| SCF Overdue Fees | <ul style="list-style-type: none"> - 1.50% flat on outstanding amount when the loan becomes overdue - 0.25% flat on outstanding amount on day 15 - 2% flat on outstanding amount on day 30 - 2% flat on outstanding amount on day 60 or part thereof and every 30 days thereafter till full settlement of dues |
| SCF Loan Extension Fee | 1.50% flat per month/or part thereof |
| SCF Prepayment | 0.10% flat (QAR 500 min) |
| SWIFT Misc Msgs | QAR 100 |
| SWIFT International Remittance | QAR 150 |
| SWIFT Domestic Remittance | QAR 100 |
| SCF Related Communication | |
| SWIFT | USD 125/QAR 500 |
| Courier Charges | International: QAR 150 Domestic : QAR 100 |



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| 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) |
| Advising | QAR 500 |
| Review Non Standard Format / Preperation of Draft Letter of Guarantees | QAR 500 |
| Extension for extraordinary period | QAR 1000 |
| Issuance against Counter Guarantee received | Risk Based (minimum USD 350 + USD 30 Postage Charges) |
| Counter Guarantee sent requesting LG issuance | 2.00% p.a. (minimum QAR 500) |
| Early Cancellation of Guarantee | QAR 500 |
| 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 (Loan Request) | 0.10% flat (QAR 500 min) |
| TF Handling (Discounting Request) | 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 on outstanding amount when the loan becomes overdue - 0.25% flat on outstanding amount on day 15 - 2% flat on outstanding amount on day 30 - 2% flat on outstanding amount on day 60 or part thereof and every 30 days thereafter till full settlement of dues |
| TF Early Settlement | 0.10% flat (QAR 500 min) |
| Other Charges | |
| SWIFT Misc. Msgs | QAR 100 |
| SWIFT International Remittance | QAR 150 |
| SWIFT Domestic Remittance | QAR 100 |
| Courier Charges | International: QAR 150 Domestic : QAR 100 |



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| 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 Credit Facility Agreement terms - referral approval fee | QAR 125 for each reason of referral |
| Transaction rejected (aborted) due to non compliance with Credit Facility Agreement | QAR 500 |
| Handling fee for physical application submitted instead of corporate trade portal | QAR 625 per request |
| Processing Fee for Transactions done through Corporate Trade Portal | QAR 50 |
| Special Requests/Draft /Non standard format fees | QAR 500 |
| 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 per month on Extended Amount or Higher |
| Facility Expiry Fees | QAR 5,000 Per Month (or part thereof) |
| 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 | 2.5% 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 |



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| Credit Facility Covenants, Security and Documentation Related Breach Charges | |
|---|--|
| Breach of Financial Covenants As Per Terms of Credit Facility Agreement | First 3 months: 0.15% flat fee per month or part thereof on outstanding facility amount. |
| Non Submission of Audited Financial Statements in English Within 4 Months of the End of Each Financial Year or As Stipulated in Credit Facility Agreement | 4 th month onwards: 0.30% flat fee per month or part thereof on outstanding facility amount. |
| Breach of Any Other Covenants As Per Terms of Credit Facility Agreement | 0.30% flat fee per month or part thereof on outstanding facility amount. |
| Delay in Submission of Facility and Security Documents As Stipulated in Approval Terms | Interest repricing: Repricing of Interest upwards on all facilities from the 7 th month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months. |
| Approval of Drawdown of Facilities Where Facility and Security Documents Are Submitted Post Facto | |
| Minimum Required Sales Turnover As Per Approved Terms Not Routed Through Account(s) Held with the Bank | First 3 months: 0.15% flat fee per month or part thereof on the amount of short fall in routing of the required turnover. 4 th month onwards: 0.30% flat fee per month or part thereof on the amount of short fall in routing of the required turnover. Interest repricing: Repricing of Interest upwards on all facilities from the 7 th month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months. |
| Security Covenant Breach Charges | |
| Non maintenance of facility of value of securities ratio. | First 3 months: 0.15% flat fee per month or part thereof on the amount of short fall in the required security coverage. 4 th month onwards: 0.30% flat fee per month or part thereof on the amount of short fall in the required security coverage. If Security coverage breach ratio <100% 0.50% flat fee per month or part thereof on the outstanding facility amount. Interest repricing: Repricing of Interest upwards on all facilities from the 7 th month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months. |
| Expired Insurance and pending endorsement charges | |
| Late Submission of Adequate Insurance and Endorsement of Policy | Charges: QAR 5,000 per month (or part thereof) |
| Valuation Covenant | |
| Per property valuation charge | Actual valuer charge + QR 2,000 per report |
| Movable Assets Collateral Registration | |
| Registration Fees | QAR 50 for each Collateral Registration |
| Amendment Fee | QAR 25 for each amendment |



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| Credit Card Fees | |
|---|--|
| 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% |
| 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 |

*Minimum Monthly Average Balance: QAR 100,000 for SME companies.

**Companies with staff/employee count less than or equal to 10, and annual turnover less than QAR 1 Million.

*** Cheque Referral charges are applicable to SME companies only.

† New: Effective From 6th March 2024.