



Commercial Bank

Tariff of Charges - Banking Services

ACCOUNTS & DEPOSITS				
	Standard Fees	Sadara Fees	Private Banking Fees	Digital Banking
Issuing duplicate statement				
Issuing a statement of account (Monthly for Current accounts - Half yearly for Savings)	Free of charge	Free of charge	Free of charge	NA
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	NA
Over 5 years statement (for each month for both Current" & Savings Accounts)	QAR 20.00	Free of charge	Free of charge	NA
For each authenticated statement	QAR 10.00	Free of charge	Free of charge	NA
Issuing a Salary E-Advice (per month regardless of account type)	QAR 10.00	Free of charge	Free of charge	NA
Issuing a letter confirming balance of account	QAR 25.00	Free of charge	Free of charge	NA
Account Maintenance Fee (per each month)	No fee on minimum balance	No fee on minimum balance	No fee on minimum balance	NA
Digitally signed statement	NA	NA	NA	Qar 10 per month (Upto 6 months)
Minimum Balance Thresholds*				
Call Accounts (daily balance)	QAR			



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CHEQUES & CHEQUEBOOKS				
	Standard Fees	Sadara Fees	Private Banking Fees	Digital Banking
Re-Issuance of new chequebook				
25 leaves (for Standard)	QAR 15.00	N/A	N/A	Free of charge
50 leaves (for Sadara and Private Banking Members)	N/A	Free of charge	Free of charge	Free of charge
Self-service chequebook issuance via machine	QAR 15.00	Free of charge	Free of charge	NA
Register mailing a chequebook/cheques returned unpaid	Free of charge	Free of charge	Free of charge	NA
Return Cheque due to any legal reason (excluding Insufficient Funds)	N/A	N/A	N/A	NA
Return Cheque due to insufficient funds				
For the first time	QAR 400	QAR 400	QAR 400	NA
For the second time	QAR 400	QAR 400	QAR 400	NA
For the third time	QAR 400	QAR 400	QAR 400	NA
Stop LOST Cheques				
Charge per cheque lost	QAR 25.00	QAR 25		



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Tariff of Charges - Banking Services

PERSONAL LOANS		
	Fees	Digital Banking
Loan Cancellation Fees (if the loan is canceled by the customer after the loan amount has been credited to the customer’s account).	QAR 250.00	NA
Installment Postponement Fee (for each payment postponed)	QAR 50.00	NA
Loan rescheduling to change of loan tenor/ installment without additional loan amount	QAR 250.00	NA
Replace loan guarantor	QAR 50.00	NA
Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.)	QAR 25.00	NA
Late Payment Fee (per month)		
Penalty for unpaid installment per occurrence (for each returned cheque or insufficient funds for standing order)	QAR 95.00	NA
Personal Loans - Against Salary Only		
Interest Rate (Maximum rate)	QMRL + 1.50%	Same tariff applies across all channel
Loan Care Premium - Fees shall be payable either upfront or on a monthly basis.	0.75%	Same tariff applies across all channel
Interest Rates against other income		
Cb Standard	QMRL + 2.50%	
Secured Personal loans - Interest rates		
Cash Security	Rate on blocked cash + 2.50%	NA
Non Cash Security	QMRL + 2.50%	NA
Secured Personal Loans Fees (Against Non Cash Security)		



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VEHICLE LOAN		
	Fees	Digital Banking
Loan Cancellation Fees (if the loan is canceled by the customer after the loan amount has been credited to the customer’s account).	QAR 250.00	NA
Installment Postponement Fee (for each payment postponed)	QAR 50.00	NA
Installment Postponement Fee - Non Cb customers (for each payment postponed)	QAR 200.00	NA
Loan rescheduling to change of loan tenor/ installment without additional loan amount	QAR 250.00	NA
Replace loan guarantor	QAR 50.00	NA
Repayment cheques change	QAR 50.00	NA
Transfer charges of the vehicle loan liability	QAR 250.00	NA
Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.)	QAR 25.00	NA
Vehicle Loans - Against Salary Only		
File Charges for loans below QR 100,000 (Add this to the original loan amount)	N/A	NA
Interest Rate (Prevailing/ Maximum rate)	QMRL +1.25%	Same tariff applies across all channel
Management Fees	0.00%	Same tariff applies across all channel
Loan Care Premium - Fees shall be payable either upfront or on a monthly basis.	0.70%	Same tariff applies across all channel
Vehicle Loans Fees (Against Other Income)		
File Charges for loans below QAR 100,000 (Add this to the original loan amount)	QAR 350.00	Same tariff applies across all channel



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OVERDRAFT				
	Standard Fees	Sadara Fees	Private Banking Fees	Digital Banking
Setup fee for any Overdraft (per month)	QAR 50.00	QAR 25.00	QAR 25.00	NA
Overdraft against Salary				
Interest Rate (Maximum Rate)	QMRL + 1.50%			
Secured Overdraft against security-Cash & Non-Cash				
Interest rate (against CASH security)	Rate on blocked cash + 2.50%	Rate on blocked cash + 2.00%	Rate on blocked cash + 2.00%	NA
Interest rate (against NON-CASH security)		Available upon request		NA
Casual Overdraft - without collateral				
Interest Rate		1.00% p.m.		NA
Movable Assets Collateral Registration				
	Fees		Digital Banking	
Search option	Free		NA	
Registration fees	QAR 50			



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MORTGAGE LOANS				
	Standard Fees	Sadara Fees	Private Banking Fees	Digital Banking
Registration fee (per Title Deed)	QAR 1000.00	QAR 600.00	QAR 600.00	NA
Urgent Mortgage (per Title Deed)	QAR 1500.00	QAR 1000.00	QAR 1000.00	NA
Assignment	QAR 1000.00	QAR 600.00	QAR 600.00	NA
Certified copies	QAR 200.00	QAR 150.00	QAR 150.00	NA
Loan Cancellation Fees (if loan is canceled by customer after the loan process is completed)	QAR 2000.00	QAR 2000.00	QAR 2000.00	NA
Installment Postponement Fee (for each payment postponed)	QAR 95.00	QAR 95.00	QAR 95.00	NA
Early Settlement (Partial or Full) on Paid amount – for personal property	1.00%	1.00%	1.00%	NA
Early Settlement (Partial or Full) for commercial property, and underdevelopment/Construction Loan	1.50%	1.50%	1.50%	NA
Early Settlement (Partial or Full) on Paid amount - for Land Loans	1.75%	1.75%	1.75%	NA
Property Merging, Division & Release	QAR 200.00	QAR 150.00		



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MORTGAGE LOANS				
	Standard Fees	Sadara Fees	Private Banking Fees	Digital Banking
Property Amendments (Changes in security, release, split of title deeds, amendments etc)	0.25%	0.25%	0.25%	NA
Insurance Premium				
Loan insurance fees shall be payable on monthly basis - for Personal Property and Land Loans	0.50%	0.50%	0.50%	NA
Loan insurance fees shall be payable on monthly basis - for Commercial Property and underdevelopment/Construction Loan	0.60%	0.60%	0.60%	NA
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	NA
Movable Assets Collateral Registration				
	Fees		Digital Banking	
Search option	Free		NA	
Registration fees	QAR 50/per each collateral registration		NA	
Amendment fees	QAR			



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Tariff of Charges - Banking Services

MISCELLANEOUS SERVICES				
	Standard Fees	Sadara Fees	Private Banking Fees	Digital Banking
Cash Deposit LCY	Free of charge	Free of charge	Free of charge	NA
Cash Withdrawal (over the counter) for less than QAR 1,000 (per transaction)	QAR 10.00	Free of charge	Free of charge	NA
Cash Deposit FCY (to same currency account)				
USD Cash deposit to same currency account	1.00%	1.00%	1.00%	NA
GBP and EURO deposit to same currency account	1.00%	1.00%	1.00%	NA
Cash Withdrawal FCY (from same currency account)				
USD Cash withdrawal from to same currency account	1.50%	1.00%	1.00%	NA
GBP and EURO withdrawal from same currency account	1.25%	1.00%	1.00%	NA
Senior Government Staff Housing Loan				
Issuance of undertaking letter	QAR 25.00	Free of charge	Free of charge	NA
Monthly installment payment	QAR 25.00	Free of charge	Free of charge	NA
Customer requested letters/ certificates (clearance, obligation...)	QAR 25.00	Free of charge	Free of	



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Tariff of Charges - Banking Services

FUNDS TRANSFER				
	Standard Fees	Sadara Fees	Private Banking Fees	Digital Banking
Internal Transfers				
Transferring funds between Commercial Bank accounts	Free of charge	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	60 Dirhams	60 Dirhams	60 Dirhams	60 Dirhams
For transactions QAR 100 up to QAR 1,000,000	QAR 4	QAR 4	QAR 4	QAR 4
For transactions above QAR 1,000,000	QAR 6	QAR 6	QAR 6	QAR 6
To any bank outside Qatar	QAR 15.00	QAR 15.00	QAR 15.00	QAR 15.00



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FUNDS TRANSFER				
	Standard Fees	Sadara Fees	Private Banking Fees	Digital Banking
Manager's Cheque				
Issuing	QAR 10.00	QAR 10.00	QAR 10.00	NA
Cancelling (when original returned), Stopping	QAR 50.00	QAR 50.00	QAR 50.00	NA
Postage charges	QAR 25.00	QAR 25.00	QAR 25.00	NA
Courier charges	QAR 50.00 plus actual charges	QAR 50.00 plus actual charges	QAR 50.00 plus actual charges	NA
Payment Orders				
Issuing	QAR 25.00	QAR 25.00	QAR 25.00	NA
Standing Orders (For periodic transfer of funds)				
Set up standing instructions within Commercial Bank	Free of charge	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	Tariff applies as per segment
Amending, Cancelling	QAR 2			



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Tariff of Charges - Banking Services

DEBIT / ATM CARD				
	Standard Fees	Sadara Fees	Private Banking Fees	Digital Banking
Dispute Processing Fee	QAR 100	QAR 100	QAR 100	Same as in Branch
Set up standing instructions within Commercial Bank	Free of charge	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	Free of charge
Replacing a lost /damaged card / additional card	QAR 50.00	Free of charge	Free of charge	QAR 50 for personal banking customers only
Re-issuing of a new ATM PIN	QAR 10.00	Free of charge	Free of charge	Free of charge
Delivery of an ATM Card (by mail)	Free of charge	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	Free of charge
ATM Cash Withdrawal				
Within Qatar (inquiry or withdrawals)	Free of charge	Free of charge	Free of charge	NA
Internationally (per transaction)	QAR 15.00	QAR 15.00	QAR 15.00	NA
Within GCC (per transaction)	QAR 6.00	QAR 6.00		



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Tariff of Charges - Banking Services

SCHEDULE OF CHARGES (CREDIT CARDS)						
Charges (in QAR)	Limited Edition Package	Sadara Package	Platinum Package	Titanium Package	Classic Card	Digital Banking
Principal Card Joining Fees	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Principal Card Annual fees	QAR 1,500.00	Free (QAR 1,000.00 for non Sadara members)	QAR 750.00	QAR 600.00	QAR 250.00	Tariff as per card product
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 - 3% p.a. on monthly installment balance	3 months - 1% of transaction value* 6 months - 2% of transaction value* 9 months - 3% of transaction value* 12 month above - 3% p.a. on monthly installment balance	3 months - 1% of transaction value* 6 months - 2% of transaction value* 9 months - 3% of transaction value* 12 month above - 3% p.a. on monthly installment balance	3 months - 1% of transaction value* 6 months - 2% of transaction value* 9 months - 3% of transaction value* 12 month above - 3% p.a. on monthly installment balance	3 months - 1% of transaction value* 6 months - 2% of transaction value* 9 months - 3% of transaction value* 12 month above - 3% p.a. on monthly installment balance	Tariff as per card product
Minimum Monthly Repayment</						



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Tariff of Charges - Banking Services

SCHEDULE OF CHARGES (CREDIT CARDS)						
Charges (in QAR)	Limited Edition Package	Sadara Package	Platinum Package	Titanium Package	Classic Card	Digital Banking
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	NA
Retail Interest Rate	1% per month	1% per month	1% per month	1% per month	1% per month	Tariff as per card product
Cash Advance Interest Rate**	1% per month	1% per month	1% per month	1% per month	1% per month	Tariff as per card product
Call For Credit Interest	Up to 6% Per annum	Up to 6% Per annum	Up to 6% Per annum	Up to 6% Per annum	Up to 6% Per annum	Tariff as per card product
Call For Cash Interest	1% per month	1% per month	1% per month	1% per month	1% per month	Tariff as per card product
Credit Shield Plus	0.65% per month	0.65% per month	0.65% per month	0.65% per month	0.65% per month	Tariff as per card product
Maximum Grace days	15 days	15 days	15 days	15 days	15 days	Tariff as per card product
e-Statements	Free of charge	Free of charge	Free of charge			