



QNB KSA - Tariff of Charges.

QNB First Membership	Service Fee
QNB First Membership	Free of Charge
QNB First - Premium (Debit Card) if available	Free of Charge
QNB First - World Bank (Debit & Credit Card) if available	Free of Charge

Accounts (SAR/GBP/EUR/USD)	Service Fee
Current Account*	No minimum balance
Savings Account*	No minimum balance
Fixed Deposit Account	
- Minimum Deposit Amount	50,000 SAR
- Breaking of fixed deposit prior to maturity	No deduction from principal and 0% payable profit to the member

*No minimum average balance required

Cheque Book Issuance

Service Fee

Issuance of QNB Cheque Book (25 leaflets)* Free of Charge

Issuance of Additional Cheque Book (25 leaflets) 10 SAR

*Although cheque books are issued free of charge, if uncollected within the prescribed period, a fee of 20 SAR per cheque book will be charged.

Statement Copy (Account & Credit Cards (if available))

Service Fee

Statement sent monthly to customers via Saudi normal mail or email Free of Charge

Account Statement at the branch - less than 1 year 25 SAR

Account Statement at the branch - 1 to 5 years 30 SAR

Account Statement at the branch - more than 5 years 50 SAR

Deposits/Withdrawals

Service Fee

Deposit Slip in SAR Free of Charge

Deposit Slip in Foreign Currency Free of Charge

Withdrawal in SAR Free of Charge

Withdrawal in Foreign Currency* 2 SAR per 1000

*Withdrawals in foreign currency notes are subject to availability

Account Closure

Account closure

Service Fee

25 SAR

Dormant Account

Reactivate Account

Service Fee

25 SAR

Dormancy Fees

10 SAR per month

*Or equivalent in other currencies

Debit Cards (If Available)

Debit card annual/renewal fee

Service Fee

Free of Charge

Debit card replacement with name

30 SAR

Supplementary card issuance

30 SAR

Supplementary card renewal

Free of Charge

Re-Issuance of PIN

Free of Charge

Balance Enquiry (if available)

KSA network

Free of Charge

GCCNet

3 SAR

International

5 SAR

ATM Cash Withdrawals (If Available)

QNB KSA Network and Local Switch

Free of Charge

GCC Countries

As per applicable fees of the GCC switch

International Network

As per applicable fees

POS Purchase Internationally if available

As per applicable fees

*Although Cards are issued free of charge, if uncollected within prescribed period, a fee of 30 SAR per card will be charged

Standing Orders (If Available)

Setting up and amending an automated Standing Order

Service Fee

10 SAR

Transfers to other banks in KSA

Free of Charge

Transfers to other banks outside KSA

50 SAR

Balance/Sweep orders

20 SAR per month

Standing Orders between QNB accounts

Free of Charge

Credit/Charge Card Type (if available)

QNB First - World Card (Credit Card) Annual Fees

Service Fee

Free of Charge

Supplementary QNB First Credit Card Annual Fees

Free of Charge

Card Re-Issue Fee

Free of Charge

Card Replacement Fee

Free of Charge

Over Credit Limit Fee	Free of Charge
Late Payment Fee	100 SAR
Retail Profit Rate	As per local regulations
Purchase Protection	Free of Charge
ATM Cash Withdrawal Fee Per Transaction	75 SAR (As per current practice)
QNB Mobile SMS	Free of Charge
QNB E-statement	Free of Charge

Cheques	Service Fee
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Clearing of SAR Cheques

Regular Clearing - end of day	Free of Charge
Copy of paid cheques - less than 1 year	10 SAR per cheque
Copy of paid cheques - 1 to 5 years	20 SAR per cheque
Copy of paid cheques - More than 5 years	50 SAR per cheque
Post dated cheques	10 SAR per cheque

Returned Cheques

Service Fee

Due to insufficient funds	
For the first time	100 SAR
For the second time	150 SAR
For the third time and more	300 SAR
Other legally acceptable reasons	Free of Charge

Foreign Currency Cheques

Service Fee

Collection of FCY cheques	
Credited in SAR	30 SAR + correspondent's charges
Credited in FCY	0.125% of cheque value Min 30 SAR and Max 250 SAR per cheque + correspondent's charges
Returned cheques	300 SAR per cheque + correspondent's charges

Stop Payment of Cheques

Service Fee

Per cheque	50 SAR
Per demand draft	50 SAR

Money Transfers**Service Fee****Incoming Transfers**

Incoming transfer from QNB Head Office	Free of Charge
Incoming transfer from outside QNB in local currency	50 SAR
Incoming transfer from outside QNB in FCY	1 Per 1000 of transferred amount (minimum 20 SAR or equivalent) + remittance charges

Outgoing Transfers

Outgoing Transfer	10 SAR
Pay orders	50 SAR
Cancellation of Pay Order	50 SAR

International Transfers

Outside KSA	10 SAR
Refund in SAR	20 SAR + correspondent's charges
Refund in FCY	100 SAR + correspondent's charges

Local Transfers

Within QNB KSA	Free of Charge
SARIE via Branch same day value	25 SAR
SARIE via Branch next day value	15 SAR
SARIE via ATM and Online Banking same day value	7 SAR
SARIE via ATM and Online Banking next day value	5 SAR

eBanking Services**Service Fee****Internet Banking and Phone Banking (If Available)**

Registration	Free of Charge
Enquiries on account balance and transactions	Free of Charge
Ordering cheque book	Free of Charge
Enquiries on credit card account	Free of Charge
Ordering account statement	Free of Charge
Funds transfer between QNB accounts	Free of Charge
Credit Card Payments	Free of Charge
Travel Inconvenience insurance	Free of Charge

Funds transfer to another bank (local or international)	Free of Charge
General information	Free of Charge
Profit rate information	Free of Charge

SMS / QNB Alerts (If Available)

Registration	Free of Charge
Alerts and Notifications	Free of Charge

Inquiry on Transfer

Non-payment of a transfer due to insufficient details by the paying/intermediary bank abroad (Citibank, New York, London, etc.) requesting for more information necessitating us to contact the remitter and resend details	Service Fee 100 SAR per inquiry
Remitter claiming non-receipt of funds by beneficiary and requesting us to initiate inquiry (No charges if it is bank's error)	50 SAR per inquiry
Remitter requesting to change payment details or asking for refund of transferred amount	50 SAR per inquiry + full Telex charges

Inquiry on Draft

Remitter requesting for the status or copy of an issued draft	Service Fee 50 SAR per draft
Request to stop payment or draft or manager's check	50 SAR per draft

Miscellaneous (If Available)

Hold Mail facility	Service Fee 50 SAR per month
Audit confirmation letter	Free of Charge
Profit certificate	Free of Charge
Verification signature	Free of Charge
Balance certificate/ no liability letters / other letters issued at the request of the customer	50 SAR