



QNB Tariff of Charges SME

| Accounts | Service Fee |
|--|---|
| Current account: Subject to prevailing terms and conditions on balance criteria* | Free |
| Call account: Minimum monthly average balance QR16,000** | Free |
| Fixed Deposit account: Minimum opening balance QR30,000** | |
| Breaking of fixed deposit prior to maturity | Penalty/breaking cost subject to Relationship and Treasury approval |

* QR500 monthly charges will be applied if the customer's average monthly balance falls below QR30,000. All borrowing customers are exempted from this charge.

** No Interest will be paid otherwise.

Cheque Book Issuance

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|---|-----------------------------------|
| Issuance of standard cheque book | Free |
| Issuance of cheque book on same day | QR50 |
| Cheque book uncollected after two months | QR50 |
| Slip withdrawal at counter | QR10 for amounts less than QR1000 |
| Statement copy (accounts & credit cards) Statement sent regularly to customers | Free |
| Certified statement other than regular | QR10 per month |
| Account statement for the current month | Free |
| Account statement for 1 month to 5 years | QR10 per month |
| Account statement for more than 5 years | QR20 per month |

Deposits/Withdrawals

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|--|------|
| Deposits/withdrawals in all foreign currencies | Free |
| Account closure - Current & Call accounts | Free |
| Account less than one year old | QR25 |

Dormant Account

| | |
|-----------------|--|
| Dormant account | QR10 per balance less than QR500 or equivalent in other currencies |
|-----------------|--|

Debit Cards/Deposit Cards

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|--|---------------|
| QNB debit/deposit card annual fee | Free |
| Debit/deposit card replacement | QR50 |
| Re-issuance of PIN | Free |
| Debit/deposit card not collected after two month of issuance | QR40 per card |
| E-cash card issuance | Free |

ATM Cash Withdrawal

| | |
|-----------------------------|----------------------|
| QNB Qatar network & NAPS | Free |
| International network | QR15 per transaction |
| USD Currency withdrawal fee | 1% (Minimum QR25) |

Cheques

Collection of QR Cheques:

| | |
|--|-----------------|
| Regular clearing - end of day | Free |
| a. Special Clearing | QR50 |
| b. Executive Clearing | QR20 |
| c. High | QR10 |
| d. Medium | QR5 |
| Post-dated cheques | QR10 per cheque |
| A copy of paid cheques: | |
| Copy of paid cheque (less than one year) | QR25 |
| Copy of paid cheque (over one year) | QR50 |
| Issuance of a demand draft | QR15 |

Returned Cheques

Due to Insufficient Funds:

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|----------------------------------|-------|
| For the first time | QR100 |
| For the second time | QR150 |
| For the third time and more | QR300 |
| Other legally acceptable reasons | Free |

Collection of Foreign Currency Cheques into Account

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|---|--|
| If proceeds are paid in QR | QR30 per cheque + correspondent's charges |
| If proceeds are paid to customer's foreign currency account | 0.125% of cheque value, min. QR30 per cheque max. QR250 + correspondent's charges |
| Returned cheques | QR300 per cheque + correspondent's charges |

Stop Payment on Lost Cheques

| | |
|------------------|------|
| Per cheque | QR25 |
| Per cheque book | QR45 |
| Per demand draft | QR45 |

Standing Orders

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|---|---|
| Setting up and amending an automated Standing Order | Free |
| Transfers to other banks in Qatar | QR10 + remittance charges (excluding charities) |
| Balance/sweep orders | QR50 per month |
| Standing Orders between QNB accounts | Free |

Money Transfers

Inward:

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|--|------|
| If credited to beneficiary's QNB Account | Free |
|--|------|

Outward:

| | |
|---|--------------------------------------|
| Demand drafts/pay orders | QR50 |
| International Transfers in All Foreign Currencies | QR50 + Correspondent Bank Charges |
| GCC Transfers in the Currency of the Country | QR35 + Correspondent Bank Charges |
| Local banks in Qatar | QR35 (QNB to QNB: Free) |

Remittance Payments in Foreign Currency Notes (Exchange Compensation Fees)

Cash deposits/withdrawals in foreign currency to/from an account with the same currency (for all customer segments) Free

Fee Schedule - Credit Cards

Credit Card Type - Mastercard:

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|---|-----------------|
| Annual fee | QR200 |
| Replacement fee | QR50 |
| Interest rate | 1.75% per month |
| Min. monthly repayment | 15% |
| Late payment fee | QR150 |
| Over credit limit fee | QR500 |
| Foreign exchange fee | 2% |
| Grace period | 55 days |
| FlexiPlan 0% installment | Free |
| 24 hour customer service | Free |
| Fraud protection | Free |
| SMS transaction alerts | Free |
| Online access (statement, transfers, bill payments) | Free |
| Mobile application (statement, transfers, bill payments) | N/A |
| Credit card not collected after 2 months | QR50 |

SME Business Portal

Internet Banking and Phone Banking:

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|---|-------------------------------------|
| Registration | Free |
| Enquiries on account balance and transactions | Free |
| Enquiries on credit card accounts | Free |
| Ordering account statement (full or mini) | Free |
| International Transfers USD/EUR/GBP/JPY | QR20 + correspondent bank charges |
| USD/EUR/GBP/JPY | QR20 + correspondent bank charges |
| International Transfers to GCC & Middle East | QR7.50 (QNB to QNB: Free of charge) |
| Local Transfers in QR to local banks in Qatar | Free of charge |

(Correspondent and/or beneficiary bank charges, if any, will be deducted from the remittance amount. Beneficiary receives remittance less all such charges.)

SMS/QNB Alerts

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|---------------|-------|
| Push and Pull | Free* |
|---------------|-------|

* Excluding telecom provider charge for pull services.

Miscellaneous

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| Audit confirmation letter | QR100 |
| Balance certificate/no liability letters/other letters issued at the request of the customer/interest certificate | QR100 per item |

Published on August 2019. These tariffs of charges are approved by QNB and apply only to accounts held in Qatar unless specifically agreed otherwise with a particular client. They are subject to change without notice upon announcement by the Bank.

For more information about QNB's products and services, please call 4440 7777 or visit your nearest QNB branch, or log on to qnb.com