



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

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

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
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Debit Cards/Deposit Cards

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

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)	QR10
Copy of paid cheque (over one year)	QR20
Issuance of a demand draft	QR15

Returned Cheques

Due to Insufficient Funds:

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

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

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:

If credited to beneficiary's QNB Account	Free
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Outward:

Demand drafts/pay orders	QR15
International Transfers in All Foreign Currencies	QR40 + Correspondent Bank Charges
GCC Transfers in the Currency of the Country	QR20 + Correspondent Bank Charges
Local banks in Qatar	QR20 (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:

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:

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

Push and Pull	Free*
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* Excluding telecom provider charge for pull services.

Miscellaneous

Audit confirmation letter	QR25
Balance certificate/no liability letters/other letters issued at the request of the customer/interest certificate	QR25 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