



QNB Standard MasterCard Debit Card

Because your card reflects your personality, QNB Kuwait Standard MasterCard Debit Card is designed to suit your personal lifestyle, offering you a wide range of services and benefits.

- Cash withdrawals
- Fast cash - Set your favorite amount for fast cash withdrawals
- Check your account balance
- Get a mini-account statement

Fees and Charges:

- Card issuance free of charge
- KWD 5 Fee for automatic issuance of a replacement/ damaged/ stolen card depending of the card's type/ segment / and re-issuing a card pin
- 1% Fee of withdrawn amount (minimum) for cash withdrawals through other (international) banks - international network
- 2% Fee of withdrawn amount for cash withdrawals - GCC network

Terms and conditions apply.





Savings Account

The Savings Account helps your savings grow by offering advanced features designed to assist you in achieving multiple goals over time. This account allows you to access a variety of products and services, providing you with a secure and rewarding banking relationship while enabling easy transaction management and expansion of your savings.

Key Features:

- Free account opening
- Free monthly electronic statements
- Free debit card
- Free online banking services
- Minimum required salary: KWD 300
- Minimum required balance for Savings Plus Account: 500 KWD
- Competitive interest rates
- Various banking transaction (transfers, withdrawals, view deposits, transfers, standing orders, etc.)
- Cash availability and withdrawals available 24/7 via QNB ATMs

Terms and Conditions

- A copy of the original ID card or passport

Fees and Charges

- KWD 5 Fee for automatic issuance of a replacement/ damaged/ stolen card depending of the card's type/ segment

Terms and conditions apply





Current Account

With QNB Current Account, you can access your funds around the clock and enjoy a convenient and seamless banking experience with a wide range of services and benefits. Manage your finances easily through cheques, standing orders, and other transactions while enjoying the convenience of QNB digital banking services free of charge from your home or office.

QNB accounts are available in Kuwaiti Dinar, US Dollar, Euro, and British Pound.

Key Features:

- Free cheque book
- Free monthly electronic statements
- Free online banking services
- Free debit cards
- SMS notification service

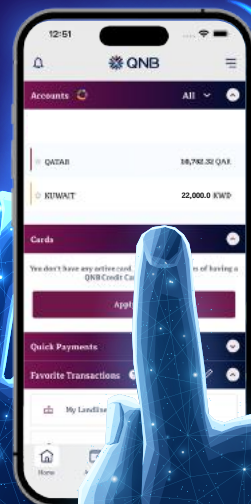
Terms and Conditions:

- A copy of the original ID card or passport
- Completed account opening form with required documents

Fees:

- KWD 5 fee for reactivating dormant accounts

Terms and conditions apply





Fixed Deposit Account

The QNB Fixed Deposit Account is a consolidated interest-bearing account that allows you to withdraw your funds on the maturity date. The interest rate depends on market conditions, the deposit amount, and the freezing period.

- Transaction summaries that are easy to understand, specifying maturity dates, the applicable interest rates, and dates on which interest is paid
- The account can be opened in different currencies
- The maturity period ranges from 1 month to 12 months.

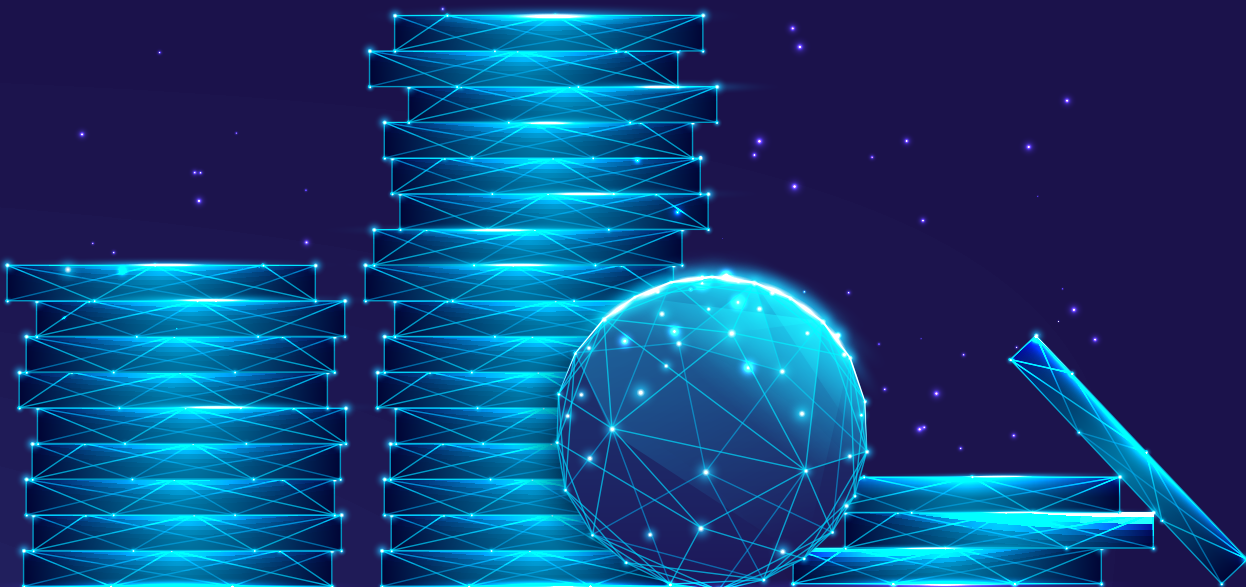
Terms and Conditions:

- Copy of the original ID card or passport.
- Minimum required balance to open the account: KWD 5,000

Benefits:

- Free monthly electronic statements.

Terms and conditions apply





QNB First Premier Banking Relationships

Our team of specialized banking relationship managers, with extensive expertise and proven financial competency in the banking services, will explore every opportunity available to provide you with a premium banking experience. We are committed to fulfilling all your banking needs anytime and anywhere, including immediate response to your daily banking requirements and assisting you in making well-informed financial decisions.

Competitive Interest Rates

- Multiple banking transactions (cash deposits, withdrawals, view deposits, transfers, periodic orders, etc.)
- Cash availability and withdrawal from QNB ATMs 24/7
- As a QNB First member, you will receive a special welcome from your dedicated Customer Relationship Manager when you visit QNB First branches
- QNB First members will receive priority service when presenting their card with the QNB First Priority Service
- Accounts are available in Gulf currencies/Qatari Riyal/USD/Euro/GBP
- Fixed deposits with terms of 1, 3, 6 or 12 months
- Automatic renewal on due dates based on published rates
- Loans can be granted against deposits
- Unlimited number of standing orders for all regular transfers/payments
- Free access to QNB e-banking services

Terms and Requirements:

- Minimum monthly salary of KWD 2,000
- Minimum average credit balance of 30,000 KWDs or its equivalent in other currencies over the past six months
- Fixed deposit of a minimum KWD 30,000 or its equivalent in other currencies with maturity period over 6 months

Benefits:

- Free debit card with supplementary card
- Free credit card
- Free monthly electronic statements
- Free online banking services
- Free checkbook for current accounts, specially designed for QNB First members.

Terms and conditions apply.





QNB MasterCard Titanium Credit Card

Because your card reflects and enhances your personality, the QNB MasterCard Titanium Credit Card is designed to suit your lifestyle, offering you a wide range of services and benefits.

- Worldwide service:
- Ease and convenience of use
- Extended warranty and purchase protection
- Insurance - fraud protection
- Travel and entertainment services

Fees and Charges

- Credit card issuance free of charge
- Supplementary card issuance free of charge
- KWD 20 Fee for credit card renewal
- KWD 20 Fee for supplementary credit card renewal
- 2.5% Fee on outstanding/ unpaid amount
- KWD 10 Fee on late overdue payment
- 0.5% Fee on exceeding credit limit with a maximum amount of KWD 10

Terms and conditions apply.



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QNB First MasterCard World Credit Card

As part of enhancing the experience of MasterCard World cardholders, QNB First and MasterCard have collaborated with leading global brands specializing in premium customer service to provide an exclusive range of benefits and privileges. Additionally, it offers exceptional services that ensure peace of mind while using the card.

Key Benefits:

- Worldwide service
- Access and use of VIP lounges for members
- Ease and convenience of use
- Extended warranty and purchase protection
- Insurance - protection against fraud
- Travel and entertainment services

Terms and Conditions:

- Minimum monthly salary of KWD 2,000
- Minimum average credit balance of KWD 30,000 or its equivalent in other currencies over the past six months
- Fixed deposit of a minimum KWD 30,000 or its equivalent in other currencies with maturity period exceeding six months

Terms and conditions apply.



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Personal Financing Solutions

Your true financial partner understands your financial needs and is committed to assisting you. That is why QNB First has designed financial solutions to support your daily needs and help you finance your purchases.

- Loans up to KWD 95,000/- against salary
- Flexible monthly repayment plans.
- Free insurance coverage.
- Loan granted against deposits.

Fees and Charges:

- Fee for deferring the monthly installment for installment and consumer loans (no charges)
- Fee for notifying the customer of a missed or delayed third installment and above (no charges)
- Interest rate on consumer and housing loans (maximum 3% + CBK discount Rate)

Terms and conditions apply.





QNB First Premier Banking Relationships

The smart choice for business and leisure.

Avoid airport congestion and enjoy relaxing in a selection of exclusive airport lounges worldwide with the MasterCard Travel Pass service, providing you with a premium experience during your travels. For this purpose, we partnered with MasterCard Travel Pass to allow you as a MasterCard World holder to access lounges at airports. Regardless of the airline or class of your flight, the MasterCard Travel Pass service has been designed to allow you to enjoy the relaxing atmosphere these lounges offer before takeoff. Simply present your MasterCard World card to access and enjoy the airport lounges in various cities around the world with the MasterCard Travel Pass program.

This service provides:

- Access to and use of VIP lounges for members*
- Discounts on business travel services, including virtual office spaces for global connectivity
- Free drinks and snacks

You can check the MasterCard Travel Pass usage terms and details at:
<https://mastercardtravelpass.dragonpass.com>

*Access to the lounges is free for the cardholder, a fee of \$32 applies per accompanying guest per visit.

By presenting your MasterCard World card and informing the airport lounge staff at international airports, you will enjoy all the benefits of MasterCard Travel Pass.

This offer is subject to the terms and conditions applicable in local markets and MasterCard Travel Pass availability.