



# QNB Tariff of Charges SME

## Accounts

## Service Fee

### Current account:

Subject to prevailing terms and conditions on balance criteria\*

Free of charge

### Call account:

Minimum monthly average balance QR16,000\*\*

Free of charge

### Fixed Deposit account:

Minimum opening balance QR30,000\*\*

Breaking of fixed deposit prior to maturity

Penalty/breaking cost subject to Relationship and Treasury approval

Non-Submission of Valid CR

QR500/month

Amendment/cancellation/closure

QR50

Automated Account/Card Statements

Free of charge

Manual Account Statement

QR50/month

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

\*\* No Interest will be paid otherwise.

## Cheque Book Issuance

Issuance of standard cheque book from branch

QAR250

Issuance of standard cheque book from the ATM

QAR18

Issuance of cheque book on same day

QR200

Cheque book uncollected after two months

QR50

Slip withdrawal at counter

QR10 for amounts less than QR1000

## Deposits/Withdrawals

Deposits/withdrawals in all foreign currencies

Free of charge

Account closure - Current & Call accounts

Free of charge

Account less than one year old

QR50

## Dormant Account

Dormant account	QR10 per balance less than QR500 or equivalent in other currencies
Dormant Account Reactivation	QR200

## Debit Cards/Deposit Cards

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

## ATM Cash Withdrawal

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

## Cheques

### Collection of QR Cheques:

Regular clearing - end of day	Free of charge
Special Clearing	QR50
Post-dated cheques	QR10 per cheque
A copy of paid cheques:	
Copy of paid cheque (less than one year)	QR50
Copy of paid cheque (over one year)	QR50
Issuance of a demand draft	QR50

## Returned Cheques

### Due to Insufficient Funds:

For the first time	QR370
For the second time	QR400
For the third time and more	QR500

Effect not cleared, Please represent	QR500
Other legally acceptable reasons	Free of charge

### 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	QR50
Per cheque book	QR100
Per demand draft	QR100

### Standing Orders

Setting up and amending an automated Standing Order	QR100
Transfers to other banks in Qatar	QR10 + remittance charges (excluding charities)
Delete Standing order	QR50
Balance/sweep orders	QR50 per month
Standing Orders between QNB accounts	Free of charge

### Money Transfers

#### Inward:

If credited to beneficiary's QNB Account	Free of charge
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#### Outward:

Demand drafts/pay orders	QR50
Demand draft cancellations	QR100
Pay order cancellation	QR50

Funding fee (applicable for any QAR to USD transactions)	0.274% (minimum 10QR)
International Transfers in All Foreign Currencies	QR50 + Correspondent Bank Charges
Recall of outward remittance	QR100
Outward remittance fate inquiry	QR100
Amendment of outward remittance	QR100
GCC and Middle East Transfers in the Currency of the Country	QR35 + Correspondent Bank Charges
Local banks in Qatar	QR35 (QNB to QNB: Free of charge)
MT940/MT950 to other banks	QR100

### 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 of charge
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### Fee Schedule - Credit Cards

#### Credit Card Type - Mastercard:

Issuance Fee	QR200
Annual fee	QR250
Replacement fee	QR100
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 of charge
24 hour customer service	Free of charge
Fraud protection	Free of charge
SMS transaction alerts	Free of charge

Online access (statement, transfers, bill payments)	Free of charge
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 of charge
Enquiries on account balance and transactions	Free of charge
Enquiries on credit card accounts	Free of charge
Ordering account statement (full or mini)	Free of charge
International Transfers USD/EUR/GBP/JPY	
USD/EUR/GBP/JPY	QR20 + correspondent bank charges
International Transfers to GCC & Middle East	QR20 + correspondent bank charges
Local Transfers in QR to local banks in Qatar	QR12 (QNB to QNB: 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.)

## Open Banking

API	QR 20/Per API/ Per Month
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## SMS/QNB Alerts

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

## WPS:

### Tier/Employees per file Charges in QAR

10 or less	QR 50
11 - 50	QR 100
50 - 100	QR 200
101 - 200	QR 300
201 - 300	QR 400
301 - 500	QR 500
501 - 1000	QR 600
1001 - 2000	QR 700
2001 - 3000	QR 800
3001 - 4000	QR 900
4001 - 5000	QR 1000
5001 and more	QR 1100

### Miscellaneous

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

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Published on April 2023. 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.

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