



## Commercial Bank

### Corporate Tariff of Charges

| Account Services  |  |
|---|--|
| Monthly Charges If Minimum Average Balance Not Met (Current Accounts)         |  |
| Minimum Monthly Average Balance:  | Monthly Charges:   |
| QAR 150,000*  | QAR 600 per month  |
| QAR 5,000 - for Micro Companies**   | QAR 5 per month  |
| USD 5,000   | QAR 600 per month  |
| EUR 5,000   | QAR 600 per month  |
| GBP 5,000   | QAR 600 per month  |
| Charges on Overdraft with No Approved Limit                                   |  |
| Overdraft in excess of QAR 1,000 to QAR 100,000                               | QAR 2,000 per month  |
| Overdraft in excess of QAR 100,001 to QAR 500,000                             | QAR 3,000 per month  |
| Overdraft in excess of QAR 500,001 to QAR 1,000,000                           | QAR 5,000 per month  |
| Overdraft in excess of QAR 1,000,001  | QAR 10,000 per month   |
| Charges on Excess 10% Over Approved Overdraft Limit                           |  |
| Minimum Charge  | QAR 5,000  |
| Unutilized Overdraft Charges (Monthly)  |  |
| Based on Unutilized Average Overdraft Balance for the month                   | Flat fee of 0.10% per month                                  |
| Daily Closing Balance Requirement For Account to Earn Interest                |  |
| Call Account  | QAR 50,000   |
| Time Deposits Accounts  | QAR 50,000   |
|   | USD 20,000   |
|   | EUR 20,000   |
|   | GBP 10,000   |
| Account Service Charge  |  |
| Account Service Fee   | QAR 95 Semi Annually   |
| Account Mandate and Maintenance   |  |
| Change of Account Title   | QAR 250 per account  |
| Non Submission of Valid Commercial Registration (CR)/ License/ Certificate    | QAR 500 per month or part thereof <sup>†</sup>               |
| Non Submission of Valid Establishment \ Computer card                         | QAR 500 per month or part thereof <sup>†</sup>               |
| Non Submission of FATCA & CRS Self-Certification Form                         | QAR 500 per month or part thereof <sup>†</sup>               |
| Non Submission of Valid QID/ Passport/ Commercial Registration for Partner(s) | QAR 500 per month or part thereof <sup>†</sup>               |
| Non Submission of Valid QID/ Passport for Authorized Signatory(s)             | QAR 500 per month or part thereof <sup>†</sup>               |
| Non Submission of Valid QID/ Passport for Account Holder(s)                   | QAR 500 per month or part thereof <sup>†</sup>               |
| Missing or Invalid Email/ Mobile/ Landline / P.O.Box                          | QAR 500 per month or part thereof <sup>†</sup>               |
| Missing/Expired Information Update Charge                                     | QAR 500 per month or part thereof <sup>†</sup>               |
| Account closure within 6 months of opening                                    | QAR 250 per account  |
| Time Deposit Accounts closure prior to maturity                               | QAR 50 per account plus accrued interest will not be payable |
| Dormant Account Reactivation  | QAR 250 per account  |
| Unclaimed Account Reactivation  | QAR 250 per account  |
| Signature Verification  | QAR 25 per signature   |
| SMS alert Setup   | Free of Charge   |
| SMS alert Monthly fee   | Free of Charge   |



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| Sweep Facility  |   |
|---|---|
| Set up  | QAR 100   |
| Amendment / Cancellation / Closure  | QAR 50  |
| Issuance of Certificates  |   |
| Balance Certificate   | QAR 100 per request   |
| Account Closure Certificate   | QAR 100 per account   |
| Audit Confirmation Letter   | QAR 250 per request   |
| Letter to Ministry of Economy and Commerce  | QAR 500 per request   |
| Trade and Credit Information (TCI)  | QAR 150 per request   |
| Bank Reference Letter   | QAR 150 per request   |
| Other certificates  | QAR 100 per request   |
| Account Statement Requests  |   |
| Outward - Account Statements to other banks via SWIFT MT940/ MT950                              | QAR 100 per month <sup>†</sup>                                |
| Account Additional  | Current Year (up to 12 months): QAR 50 per Month              |
|   | Previous Year (up to 24 months): QAR 75 per Month             |
|   | Beyond 2 Years: QAR 100 per Month                             |
| Cheques   |   |
| Cheque Book Issuance  | QAR 100 per cheque book (first cheque book free) <sup>†</sup> |
| Specially Designed Cheque Books (Customized)  | Actual cost plus 20% (minimum QAR 500)                        |
| Cheque Book Mailing   | QAR 50 per cheque book  |
| Regular Local Clearing (Drawn on local bank in local currency)                                  | Free of Charge  |
| Special (Priority) Local Clearing (Drawn on local bank in local currency)                       | QAR 100 per cheque  |
| Foreign Currency Cheques Collection (If paid to Customer's Local Currency Account)              | QAR 50 plus other banks' charges                              |
| Foreign Currency Cheques Collection (If paid to Customer's Foreign Currency Account)            | 0.25% commission (minimum QAR 50 plus other banks' charges)   |
| Foreign Currency Cheques Purchase (If paid in QAR)  | QAR 50 plus other banks' charges                              |
| Foreign Currency Cheques Purchase (If paid in Foreign Currency Notes - subject to availability) | 1% commission (minimum QAR 75 plus other banks charges)       |
| Cheque Discounting  | QAR 20 per cheque + interest as per Offer Letter              |
| Safe keeping of Post Dated Cheques (PDC)  | Current year: QAR 20 per cheque                               |
|   | After one year: QAR 25 per cheque                             |
| Outstanding PDC report  | QAR 50  |
| Cancellation/ Replacement/ Premature Withdrawal of Post Dated Cheques                           | QAR 25 per cheque   |
| Returned Cheque handling (Cheque deposited to Account)  | QAR 50 per cheque   |
| Notice of Lost/ Stolen Cheque   | QAR 50 per cheque   |
| Cheque Referral   | QAR 75 per referral <sup>***</sup>                            |



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| Returned Cheques Drawn On Own Account  |  |
|--|--|
| Insufficient Funds/ Funds Not Cleared - First Time   | QAR 400  |
| Insufficient Funds/ Funds Not Cleared - Second Time  | QAR 400  |
| Insufficient Funds/ Funds Not Cleared - Third Time   | QAR 400  |
| Onwards  |  |
| Technical Reason   | QAR 450  |
| Drawer's Signature Required  | QAR 350  |
| Payments   |  |
| Inward Remittance  |  |
| Credit to Local Currency Account   | Free of Charge   |
| Credit to Foreign Currency Account in same currency  | USD 10 (or equivalent in Foreign Currency)   |
| Outward Remittance   |  |
| Funds Transfer between Commercial Bank accounts  | Free of Charge   |
| Local Funds Transfer (To local bank in local currency)   | QAR 120  |
| International Funds Transfer   | QAR 175  |
| Bulk Salary Processing for third bank  | QAR 200 per file   |
| Additional charges to send Outward remittance in full (If customer opts for charge type "OUR") | As levied by correspondent bank  |
| Fawran   |  |
| Local Funds Transfer - QAR 1 to 1,000  | QAR 0.5  |
| Local Funds Transfer - Above QAR 1,000   | QAR 2  |
| Foreign Currency Demand Drafts   |  |
| Issuing  | QAR 100  |
| Stop   | QAR 100  |
| Cancellation   | QAR 100  |
| Postage charges  | QAR 25 (plus actual postage charge)  |
| Courier charges  | QAR 75 (plus actual courier charge)  |
| Manager's Cheques (Local currency)   |  |
| Issuing  | QAR 100  |
| Cancellation   | QAR 50   |
| Postage charges  | QAR 25 (plus actual postage charge)  |
| Courier charges  | QAR 75 (plus actual courier charge)  |
| Payment Investigations   |  |
| Recall of Outward remittance (Irrespective of return of funds)                                 | QAR 150 plus other bank charges  |
| Outward remittance fate enquiry (Beneficiary claims non-receipt of funds)                      | QAR 100 for the initial request plus other bank charges plus QAR 50 for each subsequent chaser |
| Amendment of Outward remittance  | QAR 100 for the initial request plus other bank charges plus QAR 50 for each subsequent chaser |
| Copy of outward remittance   | < 6 months: QAR 50   |
|  | > 6 months: QAR 150  |



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| <b>Standing Orders</b>   |  |
|--|--|
| Setup  | QAR 100  |
| Amendment  | QAR 100  |
| Cancellation   | QAR 50   |
| Insufficient funds   | QAR 150 per standing order                     |
| <b>Processing Commission</b>   |  |
| Processing commission (On FX transactions)   | Maximum 1.25% <sup>†</sup>                     |
| <b>Other Applicable Charges</b>  |  |
| Deposit Only Card  | Free of Charge                                 |
| Cash Deposit/ Cash Withdrawal/ Cheque Cashed over 3 Transactions Per Day                       | QAR 50 Per Transaction                         |
| Foreign Currency Notes Deposit or Withdrawal for same currency account                         | 1% service charge (minimum QAR 100)            |
| Local Mailing  | QAR 25 per item                                |
| International Mailing/ Courier Service   | QAR 150 per item (plus actual courier charges) |
| International Fax Service  | QAR 50 per page                                |
| Local Fax Service  | QAR 25 per page                                |
| Retrieval of old records (Per Record)  | Up to 3 months: QAR 50                         |
|  | 4 to 12 months: QAR 75                         |
|  | Beyond 12 months: QAR 100                      |
| <b>Payroll</b>   |  |
| Manual processing of files   | QAR 400 per file                               |
| To Local Bank in Local Currency  | QAR 10 per transaction                         |
| <b>Credit Bureau Reports</b>   |  |
| Per Facility Application/ Annual Review of Facility  | QAR 50 per request                             |
| <b>Commercial Bank Debit Card</b>  |  |
| Annual Fee   | Free of Charge                                 |
| Replacement  | QAR 50   |
| Pin Re-issuance  | QAR 50   |
| Cancellation   | QAR 50   |
| Dispute Processing Fee   | QAR 100  |
| <b>Corporate Internet Banking (CIB)</b>  |  |
| RSA Token  | QAR 400 per Token ( New/damaged /lost )        |
| One time password (OTP)  | Free of Charge                                 |
| Funds Transfer between Commercial Bank accounts  | Free of Charge                                 |
| Local Funds Transfer (To local bank in local currency)   | QAR 15 <sup>†</sup>                            |
| International Funds Transfer   | QAR 50 <sup>†</sup>                            |
| WPS payroll under CIB (up to 50 records per file)  | QAR 50 per file                                |
| WPS payroll under CIB (more than 50 records per file)  | QAR 100 per file                               |
| Payroll (To local bank in local currency)  | QAR 10 per transaction                         |
| Additional charges to send Outward remittance in full (if customer opts for charge type "OUR") | As levied by correspondent bank                |



## Commercial Bank

### Corporate Tariff of Charges

| Import Letter of Credit (ILC)  |  |
|--|--|
| Issuance & Reinstatement<br>(Incl. Revolving / Back to Back / Standby) | 2% p.a. for minimum 3 months (minimum QAR 500)   |
| Amendments   | minimum QAR 500 per amendment  |
| Overdrawn  | QAR 500  |
| Unutilized   | QAR 500  |
| Acceptance Commission  | 1.5% p.a. on the Bill amount (0.12% p.m. or part thereof<br>Min QAR 500 on usance bills) |
| Settlement commission  | 0.15% flat on the Bill amount (Min QAR 500 on Sight<br>bills)                            |
| Discrepancy  | USD 150 per discrepant presentation  |
| Reimbursement  | QAR 500  |
| Transfer   | 0.25% of Letter of Credit value (minimum QAR 1,000)                                      |
| Assignment & acknowledgement   | QAR 500  |
| Review non standard format / preperation of draft LC                   | QAR 500  |
| Import Letter of Credit - Other Charges                                |  |
| SWIFT Issuance MT 700  | QAR 500  |
| SWIFT Amendment  | QAR 250  |
| SWIFT Others   | QAR 150  |
| Courier Charges  | International: QAR 150<br>Domestic : QAR 100   |
| Shipping Guarantee /Delivery Order issuance                            | 0.465% flat (minimum QAR 500)  |
| Export Letter of Credit  |  |
| Advising   | QAR 350  |
| Amendment Advising   | QAR 350  |
| Discrepancy  | USD 150 per discrepant presentation  |
| Reimbursement  | QAR 500  |
| Settlement commission  | 0.15% of Invoice amount (Minimum QAR. 500)   |
| Open Confirmation- Exports   | Risk based (minimum QAR 500)   |
| Transfer   | 0.25% of Letter of Credit value (minimum QAR 1,000)                                      |
| Unpaid Export Documents/ Discounted bills at maturity                  | QAR 500 if documents returned unpaid/ remains<br>unpaid for over one month               |
| Export Letter of Credit - Other Charges                                |  |
| SWIFT MT 710/720 Transfer and advising                                 | QAR 500  |
| SWIFT Amendment Transfer and advising                                  | QAR 250  |
| SWIFT Others   | QAR 150  |
| Courier Charges  | International: QAR 150<br>Domestic : QAR 100   |
| Assignment & acknowledgement   | QAR 500  |
| Export Letter of Credit Bills Discounting                              | QAR 300 per bill   |



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| Documentary Collections  |  |
|--|--|
| Documentary collections remitting/presenting bank processing                 | 0.125% flat of invoice amount (minimum QAR 500)  |
| Documents Released Free of Payment /Returning of Documents unpaid unaccepted | 0.125% p.a. of invoice amount for the acceptance period (minimum QAR 500)  |
| Documentary collections - Acceptance fee                                     | QAR 500  |
| Documentary collections Amendments   | QAR 500  |
| Documentary Collections Co-Acceptance  | 1.50% p.a. of invoice amount (minimum QAR 500) for the acceptance period   |
| SWIFT Others   | QAR 150  |
| Supply Chain Finance   |  |
| SCF Structuring / Setup Fee  | 1.5% of SCF Limits (minimum QAR 5,000)   |
| SCF Counterparty Setup Fee   | QAR 1,000 per program (to be paid by obligor)  |
| SCF Transaction Handling Fee   | 0.125% flat of invoice amount (minimum QAR 500)  |
| SCF Overdue Fees   | <ul style="list-style-type: none"> <li>- 1.50% flat on outstanding amount when the loan becomes overdue</li> <li>- 0.25% flat on outstanding amount on day 15</li> <li>- 2% flat on outstanding amount on day 30</li> <li>- 2% flat on outstanding amount on day 60 or part thereof and every 30 days thereafter till full settlement of dues</li> </ul> |
| SCF Loan Extension Fee   | 1.50% flat per month/or part thereof   |
| SCF Prepayment   | 0.10% flat (QAR 500 min)   |
| SWIFT Misc Msgs  | QAR 100  |
| SWIFT International Remittance   | QAR 150  |
| SWIFT Domestic Remittance  | QAR 100  |
| SCF Related Communication  |  |
| SWIFT  | USD 125/QAR 500  |
| Courier Charges  | International: QAR 150<br>Domestic : QAR 100   |



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| Letter of Guarantees  |  |
|---|--|
| Issuance  | 2.00% p.a. (minimum QAR 500)   |
| Amendment Advising  | 2.00% p.a. (minimum QAR 500)   |
| Reinstatement   | 2.00% p.a. from current expiry date (minimum QAR 500)  |
| Advising  | QAR 500  |
| Review Non Standard Format / Preperation of Draft Letter of Guarantees      | QAR 500  |
| Extension for extraordinary period  | QAR 1000   |
| Issuance against Counter Guarantee received                                 | Risk Based (minimum USD 350 + USD 30 Postage Charges)  |
| Counter Guarantee sent requesting LG issuance                               | 2.00% p.a. (minimum QAR 500)   |
| Early Cancellation of Guarantee   | QAR 500  |
| Letter of Guarantees - Other Charges  |  |
| SWIFT Issuance MT 760   | QAR 500  |
| SWIFT Amendment MT 767/799  | QAR 250  |
| SWIFT Others  | QAR 150  |
| Courier Charges   | International: QAR 150<br>Domestic : QAR 100   |
| Extend/ Pay request Non-Compliance Penalty                                  | QAR 1,000  |
| Trade Finance (LC Ref. / Non. LC Ref. / OS. Ref. / Inv. / Receivable Disc.) |  |
| TF Drawdown/Setup (Loan Request)  | 0.10% flat (QAR 500 min)   |
| TF Handling (Discounting Request)   | 0.125% flat of bill value (QAR 500 min)  |
| TF Loan Extension Fee   | 1.50% flat per month/or part thereof   |
| TF Overdue Fees   | - 1.50% flat on outstanding amount when the loan becomes overdue<br>- 0.25% flat on outstanding amount on day 15<br>- 2% flat on outstanding amount on day 30<br>- 2% flat on outstanding amount on day 60 or part thereof and every 30 days thereafter till full settlement of dues |
| TF Early Settlement   | 0.10% flat (QAR 500 min)   |
| Other Charges   |  |
| SWIFT Misc. Msgs  | QAR 100  |
| SWIFT International Remittance  | QAR 150  |
| SWIFT Domestic Remittance   | QAR 100  |
| Courier Charges   | International: QAR 150<br>Domestic : QAR 100   |



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| Miscellaneous Charges related to Trade   |   |
|--|---|
| SWIFT  | USD 125/QAR 500   |
| SWIFT Other Misc. Correspondence   | QAR 150   |
| Courier Charges  | International: QAR 150<br>Domestic : QAR 100                                    |
| Safe Keeping Charges   | QAR 200 (after 1 month of keeping)  |
| Transaction not in line with Credit Facility Agreement terms - referral approval fee | QAR 125 for each reason of referral   |
| Transaction rejected (aborted) due to non compliance with Credit Facility Agreement  | QAR 500   |
| Handling fee for physical application submitted instead of corporate trade portal    | QAR 625 per request   |
| Processing Fee for Transactions done through Corporate Trade Portal                  | QAR 50  |
| Special Requests/Draft /Non standard format fees                                     | QAR 500   |
| Corporate Premium Services (CPS)   |   |
| Door to door service   | QAR 1200 per month  |
| CPS counter service  | QAR 750 per month   |
| Fax indemnity service  | QAR 500 per month   |
| Credit Relationship Pricing  |   |
| Working Capital Facility/ Term Facility arrangement                                  | As Agreed Upon Per Offer Letter, 1% Flat or Higher                              |
| Working Capital Renewal Fee (Annual)   | As Agreed Upon Per Offer Letter, 0.25% Flat or Higher                           |
| Term Facility Renewal Fee (Annual)   | As Agreed Upon Per Offer Letter, 0.25% Flat or Higher                           |
| Interim Review Fee   | As Agreed Upon Per Offer Letter, 0.25% Flat or Higher                           |
| Structuring Fee (Syndication)  | As Agreed Upon Per Offer Letter   |
| Structuring Fee (Other)  | As Agreed Upon Per Offer Letter, 1% Flat or Higher                              |
| Term Facility Commitment Fee   | As Agreed Upon Per Offer Letter, 0.25% Flat or Higher                           |
| Extension Fees (Applies to the Limit / Loan / Installments)                          | As agreed Upon Per Offer Letter, 1% Flat per month on Extended Amount or Higher |
| Facility Expiry Fees   | QAR 5,000 Per Month (or part thereof)   |
| Drawdown Fees  | 1% of the drawdown amount subject to a maximum cap of QAR 5,000                 |
| Excess Overdraft Interest Rate   | 20% p.a.  |
| Cancellation Fees  | QAR 25,000  |
| Amendment Memos  | QAR 1,500   |
| Special Requests   | QAR 500 - QAR 5,000   |
| Registration fee (per title deed)  | QAR 1,000   |
| Urgent Mortgage (per title deed)   | QAR 1,500   |
| Pre-settlement / Prepayment Fee (Applicable to Term Facilities)                      | As Agreed Upon Per Offer Letter, 2% of the Pre-settlement Amount or Higher      |
| Overdue Fee and Interest Penalty on Term Facilities                                  |   |
| Over Due Fee and Interest Penalty on Term Facilities Going Past Due Date             | 2.5% Flat Fee on Overdue Amount   |
|  | 2% Penalty Over Agreed Rate on Overdue Amount                                   |
| Over Due Fee and Interest Penalty on Enterprise Business Loan Going Past Due Date    | Flat Fee of 0.25% of the Outstanding Facility Amount (Minimum QAR 1,000)        |
|  | 2.5% Penalty Over Agreed Rate on Overdue Amount                                 |





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| Credit Facility Covenants, Security and Documentation Related Breach Charges  |  |
|---|--|
| Breach of Financial Covenants As Per Terms of Credit Facility Agreement   | First 3 months:<br>0.15% flat fee per month or part thereof on outstanding facility amount.  |
| Non Submission of Audited Financial Statements in English Within 4 Months of the End of Each Financial Year or As Stipulated in Credit Facility Agreement | 4 <sup>th</sup> month onwards:<br>0.30% flat fee per month or part thereof on outstanding facility amount.   |
| Breach of Any Other Covenants As Per Terms of Credit Facility Agreement   | 0.30% flat fee per month or part thereof on outstanding facility amount.   |
| Delay in Submission of Facility and Security Documents As Stipulated in Approval Terms  | Interest repricing:<br>Repricing of Interest upwards on all facilities from the 7 <sup>th</sup> month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months.   |
| Approval of Drawdown of Facilities Where Facility and Security Documents Are Submitted Post Facto   | Interest repricing:<br>Repricing of Interest upwards on all facilities from the 7 <sup>th</sup> month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months.   |
| Minimum Required Sales Turnover As Per Approved Terms Not Routed Through Account(s) Held with the Bank  | First 3 months:<br>0.15% flat fee per month or part thereof on the amount of short fall in routing of the required turnover.<br><br>4 <sup>th</sup> month onwards:<br>0.30% flat fee per month or part thereof on the amount of short fall in routing of the required turnover.<br><br>Interest repricing:<br>Repricing of Interest upwards on all facilities from the 7 <sup>th</sup> month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months.  |
| Security Covenant Breach Charges  |  |
| Non maintenance of facility of value of securities ratio.   | First 3 months:<br>0.15% flat fee per month or part thereof on the amount of short fall in the required security coverage.<br><br>4 <sup>th</sup> month onwards:<br>0.30% flat fee per month or part thereof on the amount of short fall in the required security coverage. If Security coverage breach ratio <100% 0.50% flat fee per month or part thereof on the outstanding facility amount.<br><br>Interest repricing:<br>Repricing of Interest upwards on all facilities from the 7 <sup>th</sup> month of breach or part thereof, by 0.15% p.a. and by an additional 0.15% p.a. every six months with a maximum increase of 0.30% p.a. every 12 months. |
| Expired Insurance and pending endorsement charges   |  |
| Late Submission of Adequate Insurance and Endorsement of Policy   | Charges: QAR 5,000 per month (or part thereof)   |
| Valuation Covenant  |  |
| Per property valuation charge   | Actual valuer charge + QR 2,000 per report   |
| Movable Assets Collateral Registration  |  |
| Registration Fees   | QAR 50 for each Collateral Registration  |
| Amendment Fee   | QAR 25 for each amendment  |



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| Credit Card Fees                                |  |
|---|--|
| Foreign Currency Mark ups for Credit Cards      |  |
| USD   | 2%   |
| AED,BHD,KWD,SAR,OMR                             | 1.25%  |
| EUR,GBP,AUD,CAD,CHF,DKK,JOD,JPY,LBP,NOK,SEK,SGD | 3.25%  |
| Other Currencies                                | 3.50%  |
| Corporate Credit Card                           |  |
| Joining Fees                                    | QAR 500 (Initial Setup)                                  |
| Annual Fees                                     | QAR 500 per year   |
| Overdue Fees                                    | 0.75% of the OD account or QAR 500, whichever is greater |
| Over limit Fees                                 | QAR 150 if limit is over by 10% or above                 |
| Quasi-cash transaction interest                 | 3.5% p.m. from the date of withdrawal                    |
| Interest rate                                   | Up to 2.25% p.m.   |
| Cash advance fee                                | 4.5% of the sum withdrawn                                |
| Maximum grace days                              | 15 days  |
| Dispute Processing Fee                          | QAR 100  |
| SME Credit Card                                 |  |
| Joining Fees                                    | NIL  |
| Annual Fees                                     | QAR 1,000 per year                                       |
| Overdue Fees                                    | 0.75% of the OD account or QAR 100, whichever is greater |
| Over limit Fees                                 | QAR 150 if limit is over by 10% or above                 |
| Quasi-cash transaction interest                 | 3.5% p.m. from the date of withdrawal                    |
| Interest rate                                   | Up to 2.25% p.m.   |
| Cash advance fee                                | 4.5% of the sum withdrawn                                |
| Maximum grace days                              | 15 days  |
| Dispute Processing Fee                          | QAR 100  |

\*Minimum Monthly Average Balance: QAR 100,000 for SME companies.

\*\*Companies with staff/employee count less than or equal to 10, and annual turnover less than QAR 1 Million.

\*\*\* Cheque Referral charges are applicable to SME companies only.

† New: Effective From 15th Jan 2025.