



QNB First Membership	Service Fee
QNB First Membership	Free of charge
QNB First Debit Card	Free of charge
QNB First Credit Cards * Subject to the Bank's Terms and Conditions	Free of charge
Life Rewards World MasterCard	
Life Rewards Visa Infinite	
Qatar Airways World MasterCard	
QNB First Cheque Book	Free of charge
Accounts	Service Fee
Local Currency	
Current account (Qatari Riyal only)	
Subject to prevailing Terms and Conditions on balance criteria	Free of charge
Savings account Minimum monthly average balance QR3,000	Free of charge
Savings Plus account Minimum monthly average balance QR5,000	Free of charge
Minor Affairs account Minimum monthly average of QR3,000	Free of charge
Special Needs account Minimum monthly average of QR3,000	Free of charge
Social Affairs account Minimum monthly average of QR3,000	Free of charge
Local and Other Currencies "QR, USD, GB	P and EURO"
Call account	
Minimum monthly average balance	
QR10,000* Falling below the required minimum average	Free of charge
balance for all above accounts	
Fixed Deposit account	Free of charge
Minimum opening balance QR20,000 Breaking of fixed deposit prior to maturity	Less than 1 month: 0% payable interest to the member + QR75 charge     Over 1 month: Interest will be paid at the applicable rate
* Or equivalent in other currencies  **Terms and conditions apply, revised rate will be determined by the Bank	of the revised deposit term + QR75 charge**

### **Cheque Book Issuance**

Issuance of QNB First cheque book Free of charge Issuance of cheque book on the same day Free of charge

QR25

QR10 per balance

Cheque book uncollected after two months

Slip Withdrawal at Counter (Counter

Free of charge Cheque)

Slip Withdrawal at Counter Free of charge

(for Savings Plus account)

### Statement Copy (Accounts and Credit Cards)

Statement sent regularly to customers Free of charge Statement copy at the branch Free of charge

QR10 per Certified statement other than regular statement

QR10 per Account statement for 1 - 5 years statement

QR20 per Account statement for more than 5 years statement

# **Deposits / Withdrawals**

Deposit Slip Free of charge Deposit in all foreign currencies Free of charge Withdrawals in all foreign currencies Free of charge 1% (Minimum USD only cash deposit/withdrawal fee QR25)

**Account Closure - Current and Savings** 

Account older than one year Free of charge

Account less than one year old **QR50** 

**Dormant Account** 

less than QR500 Dormant account or equivalent in other currencies

# **Debit Cards**

QNB First Debit Card annual fee Free of charge QNB First Debit Card replacement Free of charge QNB First Debit Card replacement with

Free of charge name

Card Delivery Fees Via Postal Service Free of Charge (Qatar Only)

Re-issuance of PIN Free of charge

QNB First Debit Card not collected:

Within 60 days for New/Replacement QR20 per Card card Within 120 days for Renewal card

Foreign Exchange Mark-up:

For GCC currencies 1.25%
For USD currency 2%
For other currencies 3%

ATM Cash Withdrawals:

QNB Qatar network & NAPS Free of charge

International network

QR15 per

transaction

EUR, GBP & USD withdrawal fee

QR25)

**Credit Card Type** 

QNB First Credit Card annual fees Free of charge

Life Rewards World MasterCard

Life Rewards Visa Infinite

Qatar Airways World MasterCard

Supplementary QNB First

Credit Card annual fee Free of charge
Card Replacement fee Free of charge

Card Delivery Fees Via Postal Service
Free of Charge

(Qatar Only)

Late Payment Fee 0.25% per month

Over Credit Limit Fee Free of charge
Retail Interest Rate 1% per month
Cash Advance Interest Rate 1% per month

Cash Advance Fee 4% or QR10
Personal Accident Insurance Free of charge

Travel Inconvenience Insurance Free of charge
Purchase Protection Free of charge

QNB Mobile SMS Free of charge 2.99% of

Cash @ Speed 'handling fee' transaction amount

QNB eStatement Free of charge
QNB Mobile Enquiry Free of charge

Foreign Exchange Mark-up:

For GCC currencies 1.25%
For USD currency 2%
For other currencies 3%

Cheques

For the third time and more

Effect not cleared, Please represent

Issuance Fee	QR30 per card
Replacement Fee	QR30 per card
Card Delivery Fees Via Postal Service (Qatar Only)	Free of charge
Point of Sale Purchases	Free of charge
Internet Purchases	Free of charge
Cash Withdrawal Fee (Domestic ATM)	Free of charge
Cash Withdrawal Fee (International ATM)	QR15 per transaction
Limuon Card face	

Cash Withdrawal Fee (International ATM)	QR15 per transaction
Himyan Card fees	
Issuance fee	QAR 30
Replacement fee	QAR 30
Card Delivery Fees Via Postal Service (Qatar Only)	Free of charge
Annual Fee	Free of charge
Cash Withdrawal Fee	Free of charge

# LoansService FeeManagement FeeFree of chargeEarly Settlement FeeFree of chargeTop-Up FeeFree of chargeLoan Rescheduling FeeFree of chargePostponement of Installment FeeFree of charge

Service Fee

QR500

QR500

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Collection of QR Cheques	
Regular clearing - end of day	Free of charge
Post-dated cheques	QR10 per cheque
Copy of paid cheque (less than one year)	QR10 per cheque
Copy of paid cheque (over one year)	QR20 per cheque
Issuance of a demand draft	QR15
Returned Cheques	
Due to insufficient funds	
For the first time	QR370
For the second time	QR400

Collection of Foreign Currency Cheques in	
If proceeds are paid in QR	QR30 per
·	cheque + correspondent's
	charges
If proceeds are paid to customer's foreign	0.125% of cheque
currency account	value (min. QR30 /
	Max. QR250)+
	correspondent's charges
Returned cheques	QR300 per
Returned eneques	cheque +
	+ correspondent's
	charges
Stop Payment on Lost Cheques	0.005
Per cheque	QR25
Per cheque book	QR45
Per demand draft	QR45
Standing Orders	Service Fee
Setting up and amending automated	Eros of charge
Standing Orders	Free of charge
Transfers to other banks in Qatar	Remittance
/ International	charges (excluding charities)
Balance / Sweep orders	QR50 per month
Standing Orders between QNB accounts	Free of charge
eBanking Services	Service Fee
Internet Banking & Phone Banking	
Registration	Free of charge
Enquiries on account balance and	•
transactions	Free of charge
Enquiries on Credit Card accounts	Free of charge
Ordering cheque book	Free of charge
Ordering account statement (full or mini)	Free of charge
Fund transfers between QNB accounts	Free of charge
Fees on Foreign Currency Fund Transfer	
	rs
Salaried Customers	0.15% (on
Salaried Customers:	O.15% (on transfer amount), Maximum
Salaried Customers:	0.15% (on transfer amount), Maximum QAR1000
Salaried Customers:  Non-Salaried:	O.15% (on transfer amount), Maximum QAR1000 O.50% (on
	O.15% (on transfer amount), Maximum QAR1000 O.50% (on transfer amount), Maximum
Non-Salaried:	O.15% (on transfer amount), Maximum QAR1000 O.50% (on transfer amount), Maximum QAR1000
	O.15% (on transfer amount), Maximum QAR1000 O.50% (on transfer amount), Maximum

Fund transfers to another bank account (in local currency)	QR6 per each transfer
Utility bills and Credit Card payments	Free of charge
Add / Modify service to direct debit	Free of charge
General information about interest rates	Free of charge
IBAN Certificate fee	25 QAR per request
Stamped eStatement fees	A. 5 years - QAR 10 per month B. More than 5 years - QAR 20 per month
SMS / QNB Alerts	
Push and Pull * Excluding telecom provider charge for pull services	Free of charge*
Miscellaneous	Service Fee
Audit confirmation letter	Free of charge
Audit confirmation letter  Balance certificate / No liability letters / Other letters issued at the request of the customer	Free of charge QR25 per item
Balance certificate / No liability letters / Other letters issued at the request of the	· ·
Balance certificate / No liability letters / Other letters issued at the request of the customer	QR25 per item  Service Fee
Balance certificate / No liability letters / Other letters issued at the request of the customer  Money Transfers Inward	QR25 per item
Balance certificate / No liability letters / Other letters issued at the request of the customer  Money Transfers  Inward  If credited to beneficiary's QNB First	QR25 per item  Service Fee
Balance certificate / No liability letters / Other letters issued at the request of the customer  Money Transfers  Inward  If credited to beneficiary's QNB First account	QR25 per item  Service Fee  Free of charge 1% (min. QR20 or equivalent) + remittance
Balance certificate / No liability letters / Other letters issued at the request of the customer  Money Transfers  Inward  If credited to beneficiary's QNB First account  Payment in foreign currency notes	QR25 per item  Service Fee  Free of charge 1% (min. QR20 or equivalent) + remittance
Balance certificate / No liability letters / Other letters issued at the request of the customer  Money Transfers  Inward  If credited to beneficiary's QNB First account  Payment in foreign currency notes  Outward	QR25 per item  Service Fee  Free of charge  1% (min. QR20 or equivalent) + remittance charges
Balance certificate / No liability letters / Other letters issued at the request of the customer  Money Transfers  Inward  If credited to beneficiary's QNB First account  Payment in foreign currency notes  Outward  Demand drafts / Pay orders  Cancellation of demand draft  International Transfers	QR25 per item  Service Fee  Free of charge  1% (min. QR20 or equivalent) + remittance charges  QR15 QR45
Balance certificate / No liability letters / Other letters issued at the request of the customer  Money Transfers  Inward If credited to beneficiary's QNB First account Payment in foreign currency notes  Outward Demand drafts / Pay orders Cancellation of demand draft International Transfers USA, Europe, Far East, Asia & Africa	QR25 per item  Service Fee  Free of charge 1% (min. QR20 or equivalent) + remittance charges  QR15 QR45  QR10 per transfer
Balance certificate / No liability letters / Other letters issued at the request of the customer  Money Transfers  Inward  If credited to beneficiary's QNB First account  Payment in foreign currency notes  Outward  Demand drafts / Pay orders  Cancellation of demand draft  International Transfers	QR25 per item  Service Fee  Free of charge  1% (min. QR20 or equivalent) + remittance charges  QR15 QR45

QR10

Transfer to other banks in Qatar in QR

(Free if transferred to charities)

# Safe Deposit Lockers\*

Annual rental fees for QNB First Members

\* Rental cost is subject to selected locker size

 Small
 Medium QR500

 Large
 X-Large QR1000

**QAR100** 

New key Issuance or key replacement

Rates are subject to change without prior notice. All Terms and Conditions apply.

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