



QNB Private Tariff & Charges - 2025

PRIVATE

	Accounts & Deposit	Private VIP Individual and Corporate	Private HNW	Private UHNW	Instructions
1	Local Currency				
	Current account (Qatari Riyal only)	QR 500 p.m.	Free of Charge	Free of Charge	Subject to prevailing Terms and Conditions on balance criteria (Minimum balance of all accounts)
	Savings account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR3,000
	Savings Plus account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR5,000
	Minor Affairs account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR3,000
	Special Needs account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR3,000
	Social Affairs account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR3,000
	Local and Other Currencies “QR, USD, GBP and EURO”				
	Call account	Free of Charge	Free of Charge	Free of Charge	Minimum monthly average balance QR10,000 Or equivalent in other currencies
	Fixed Deposit account	Free of Charge	Free of Charge	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 of the revised deposit term + QR75 charge"

	Statement Copy (Accounts and Credit Cards)				
	Statement sent regularly to customers	Free of Charge	Free of Charge	Free of Charge	
	Statement copy at the branch	Free of Charge	Free of Charge	Free of Charge	
	Certified statement other than regular	QR10 per statement	Free of Charge	Free of Charge	
	Account statement for 1 - 5 years	QR10 per statement	Free of Charge	Free of Charge	
	Account statement for more than 5 years	QR20 per statement	Free of Charge	Free of Charge	
	Deposits / Withdrawals				
	Withdrawal at counter	QR 10 (less than QR1,000)	Free of Charge	Free of Charge	
	Deposit Slip	Free of Charge	Free of Charge	Free of Charge	
	Deposit in all foreign currencies	Free of Charge	Free of Charge	Free of Charge	
	Withdrawals in all foreign currencies	Free of Charge	Free of Charge	Free of Charge	
	Account Closure - Current and Savings				
	Account older than one year	Free	Free	Free	
	Account less than one year old	QR50	Free of Charge	Free of Charge	
	Dormant Account				
	Dormant account	QR10	Free of Charge	Free of Charge	per balance less than QR500 or equivalent in other currencies

	Cheques & Chequebook	Private VIP Individual and Corporate	Private HNW	Private UHNW	Instructions
1	Issuance of QNB Private cheque book (upon account opening)	Free of Charge	Free of Charge	Free of Charge	
2	Additional cheque book issuance (25 leaves)	QR15	Free of Charge	Free of Charge	
2	Additional cheque book issuance (50 leaves)	QR18	Free of Charge	Free of Charge	Per additional cheque book
3	Issuance of cheque book on the same day	Free of Charge	Free of Charge	Free of Charge	
4	Cheque book uncollected after two months	QR25	Free of Charge	Free of Charge	
5	Slip Withdrawal at Counter (Counter Cheque)	Free of Charge	Free of Charge	Free of Charge	
6	Slip Withdrawal at Counter (for Savings Plus account)	Free of Charge	Free of Charge	Free of Charge	
7	Collection of QR Cheques				
	Regular clearing - End of day	Free of Charge	Free of Charge	Free of Charge	
	Special Clearing	QR50	Free of Charge	Free of Charge	
	Executive Clearing	QR20	Free of Charge	Free of Charge	
	High	QR10	Free of Charge	Free of Charge	
	Medium	QR5	Free of Charge	Free of Charge	
8	Post-Dated Cheques	QR10	Free of Charge	Free of Charge	Per cheque
9	Copy of paid cheque (less than one year)	QR10	Free of Charge	Free of Charge	per copy
10	Copy of paid cheque (more than one year)	QR20	Free of Charge	Free of Charge	per copy
11	Issuance of demand draft	QR15	QR15	QR15	
12	Returned Cheques - Due to insufficient funds				
	For the first time	QR370	QR370	QR370	
	For the second time	QR400	QR400	QR400	
	For the third time and more	QR500	QR500	QR500	
	Effect not cleared, Please represent	QR500	QR500	QR500	
	For legally acceptable reasons	Free of Charge	Free of Charge	Free of Charge	

13	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
14	Returned cheques				QR300 per cheque + correspondent's charges
15	Stop Payment on Lost Cheques				
	Per Cheque QR25	QR25	Free of Charge	Free of Charge	
	Per Cheque Book QR45	QR45	Free of Charge	Free of Charge	
	Per Demand Draft QR45	QR45	Free of Charge	Free of Charge	

	Fund Transfer and Standing Instructions	Private VIP Individual and Corporate	Private HNW	Private UHNW	Instructions
1	Inward				
	If credited to beneficiary's QNB account	Free of Charge	Free of Charge	Free of Charge	
	If credited to beneficiary's bank in Qatar	QR25	QR25	QR25	or equivalent + 1% exchange (max. US\$250) + SWIFT charges (QR35 or equivalent)
2	International transfers				
	International Transfers to USA, Europe, Far East, Africa and Asia	QR15	QR15	QR15	
	International Transfers to GCC and Middle East	QR15	QR15	QR15	
	Recall of Telegraphic Transfer: (a) applicable whether or not funds are received back or (b) if funds are returned for reasons of incorrect payment instructions provided by customer	Free of Charge	Free of Charge	Free of Charge	FX conversion rate (if applicable)

3	Transfers in Qatari Riyal to other bank in Qatar	Free of Charge	Free of Charge	Free of Charge	
	Less than QR100	60 Dirham	60 Dirham	60 Dirham	(Free if transferred to charities)
	More than QR100/- less than QR1 Million	QR4	QR4	QR4	(Free if transferred to charities)
	More than QR 1 Million	QR6	QR6	QR6	(Free if transferred to charities)
4	Standing Orders				
	Setting up and amending an automated Standing Order	Free of Charge	Free of Charge	Free of Charge	
	Transfers to other banks in Qatar	QR10	Free of Charge	Free of Charge	+ remittance charges (excluding charities)
	Standing Orders between QNB accounts	Free of Charge	Free of Charge	Free of Charge	
	Balance/Sweep Orders	QR50 p.m.	Free of Charge	Free of Charge	

	Debit Card, Credit Card and Pay & Go	Private VIP Individual and Corporate	Private HNW	Private UHNW	Instructions
	Debit Card				
1	QNB Private Debit Card	Free of Charge	Free of Charge	Free of Charge	
2	Replacement of QNB Private Debit Card (Lost, Damaged, Additional)	QR50	Free of Charge	Free of Charge	
3	Re-issuance of PIN	Free of Charge	Free of Charge	Free of Charge	
4	Renewal QNB Private Debit Card	Free of Charge	Free of Charge	Free of Charge	
5	Uncollected Debit Card (maximum for 2 month)	Free of Charge	Free of Charge	Free of Charge	
6	Cash Withdrawal from ATM for QNB & other banks in Qatar	Free of Charge	Free of Charge	Free of Charge	
7	Cash Withdrawal from ATM International (per transaction)	QR15	QR15	QR15	For every withdrawal transaction - currency not applicable
8	Foreign Exchange Mark-up				For every withdrawal transaction - currency not applicable

	For GCC currencies	1.25%	1.25%	1.25%	
	For USD currency	2%	2%	2%	
	For other currencies	3%	3%	3%	
9	Balance Enquiry	Free of Charge	Free of Charge	Free of Charge	
11	USD Currency withdrawal fee	1%	1%	1%	(Minimum QR25)
	Credit Card				
11	Issuance and Annual Renewal Fees				
	QNB First Credit Card annual fees	Free of Charge	Free of Charge	Free of Charge	
	Life Rewards Visa Infinite	Free of Charge	Free of Charge	Free of Charge	
	Private Banking card issuance	Free of Charge	Free of Charge	Free of Charge	
	Exclusive Private Banking card issuance	Free of Charge	Free of Charge	Free of Charge	
	Card Replacement Fee	125	Free of Charge	Free of Charge	
	Late Payment Fee	0.25% p.m	0.25% p.m	0.25% p.m	
	Over credit card Limit Fee	100	Free of Charge	Free of Charge	
	Interest Rate	1% p.m	1% p.m	1% p.m	
	Cash advance interest rate	1% p.m	1% p.m	1% p.m	
	Cash advance Fee	4% or QR 10	4% or QR 10	4% or QR 10	
	Comprehensive insurance package	Free of Charge	Free of Charge	Free of Charge	
	QNB mobile SMS	Free of Charge	Free of Charge	Free of Charge	
	Cash @ Speed "Handling Fee"	2.99% of transaction amount	2.99% of transaction amount	2.99% of transaction amount	
	Smart Installment Plan "Handling Fee"				
	3-Month Plan	0.99% of transaction amount	0.99% of transaction amount	0.99% of transaction amount	
	6-Month Plan	1.99% of transaction amount	1.99% of transaction amount	1.99% of transaction amount	
	9-Month Plan	2.99% of transaction amount	2.99% of transaction amount	2.99% of transaction amount	

	12-Month Plan	2.99% of transaction amount	2.99% of transaction amount	2.99% of transaction amount	
	QNB eStatement	Free of Charge	Free of Charge	Free of Charge	
	QNB Mobile Enquiry	Free of Charge	Free of Charge	Free of Charge	
	Foreign Exchange Mark-up				
	For GCC currencies	1.25%	1.25%	1.25%	
	For USD currency	2%	2%	2%	
	For other currencies	3%	3%	3%	
13	Prepaid Card Fees				
	Issuance Fee	QR 30 per Card	Free of Charge	Free of Charge	
	Replacement Fee	QR 30 per Card	Free of Charge	Free of Charge	
	Point of Sale Purchases	Free of Charge	Free of Charge	Free of Charge	
	Internet Purchases	Free of Charge	Free of Charge	Free of Charge	
	Cash Withdrawal Fee (Domestic ATM)	Free of Charge	Free of Charge	Free of Charge	
	Cash Withdrawal Fee (International ATM)	QR 15 per transaction	QR 15 per transaction	QR 15 per transaction	

	Loans	Private VIP Individual and Corporate	Private HNW	Private UHNW	Instructions
	Personal Loan, Vehicle Loan & Vehicle Lease				
1	Management fee	Free of Charge	Free of Charge	Free of Charge	
2	Early settlement	Free of Charge	Free of Charge	Free of Charge	
3	Loan reschedule	Free of Charge	Free of Charge	Free of Charge	
4	Postponement of loan installment	Free of Charge	Free of Charge	Free of Charge	
5	Top-up fee	Free of Charge	Free of Charge	Free of Charge	

	e-banking	Private VIP Individual and Corporate	Private HNW	Private UHNW	Instructions
	Internet Banking & Phone Banking				
1	Registration	Free of Charge	Free of Charge	Free of Charge	
2	Enquiries on account balance and transactions	Free of Charge	Free of Charge	Free of Charge	
3	Enquiries on Credit Card accounts	Free of Charge	Free of Charge	Free of Charge	
4	Ordering Cheque Book	Free of Charge	Free of Charge	Free of Charge	
5	Ordering account statement (full or mini)	Free of Charge	Free of Charge	Free of Charge	
6	Funds transfer between QNB accounts	Free of Charge	Free of Charge	Free of Charge	
7	Fund transfers to another bank account (in foreign currency)	QR15	QR15	QR15	(Correspondent and/or beneficiary bank charges, if any, will be deducted from the remittance amount. Beneficiary receives remittance less all such charges).
8	Utility bills and Credit Card payments	Free of Charge	Free of Charge	Free of Charge	
9	Add/Modify service to direct debit	Free of Charge	Free of Charge	Free of Charge	
10	General information	Free of Charge	Free of Charge	Free of Charge	
11	Interest rate information	Free of Charge	Free of Charge	Free of Charge	
12	Fund transfers to another bank account (in local currency)	QR6	QR6	QR6	

	Miscellaneous	Private VIP Individual and Corporate	Private HNW	Private UHNW	Instructions
1	Audit confirmation letter	Free of Charge	Free of Charge	Free of Charge	
2	"Balance certificate/no liability letters/other letters issued at the request of the customer/ interest certificate"	QR25	Free of Charge	Free of Charge	

	Mortgage Loan	Private VIP Individual and Corporate	Private HNW	Private UHNW	Instructions
1	Management fee				
	- Salaried customers	Free of Charge	Free of Charge	Free of Charge	
	- Other income customers	1%	1%	1%	
2	Early settlement	Free of Charge	Free of Charge	Free of Charge	
	- Salaried customers	Free of Charge	Free of Charge	Free of Charge	
	- Other income customers	1%	1%	1%	
3	Loan reschedule	Free of Charge	Free of Charge	Free of Charge	
4	Postponement of loan installment	Free of Charge	Free of Charge	Free of Charge	

Qatar National Bank S.A.Q
P.O. Box 1000, Doha, Qatar

qnb.com/private