



# QNB Tariff of Charges

## QNB First Membership

## Service Fee

QNB First Membership	Free of charge
QNB First Debit Card	Free of charge
QNB First Credit Cards	Free of charge
* Subject to the Bank's Terms and Conditions	
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
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#### Savings account

Minimum monthly average balance QR3,000

	Free of charge
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#### Savings Plus account

Minimum monthly average balance QR5,000

	Free of charge
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#### Minor Affairs account

Minimum monthly average of QR3,000

	Free of charge
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#### Special Needs account

Minimum monthly average of QR3,000

	Free of charge
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#### Social Affairs account

Minimum monthly average of QR3,000

	Free of charge
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### Local and Other Currencies "QR, USD, GBP and EURO"

#### Call account

Minimum monthly average balance QR10,000\*  
Falling below the required minimum average balance for all above accounts

	Free of charge
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#### Fixed Deposit account

Minimum opening balance QR20,000  
Breaking of fixed deposit prior to maturity

	Free of charge
	• 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 **

\* Or equivalent in other currencies

\*\* Terms and conditions apply, revised rate will be determined by the Bank

### Cheque Book Issuance

Issuance of QNB First cheque book	Free of charge
Issuance of cheque book on the same day	Free of charge
Cheque book uncollected after two months	QR25
Slip Withdrawal at Counter (Counter Cheque)	Free of charge
Slip Withdrawal at Counter (for Savings Plus account)	Free of charge

### **Statement Copy (Accounts and Credit Cards)**

Statement sent regularly to customers	Free of charge
Statement copy at the branch	Free of charge
Certified statement other than regular	QR10 per statement
Account statement for 1 - 5 years	QR10 per statement
Account statement for more than 5 years	QR20 per statement

### **Deposits / Withdrawals**

Deposit Slip	Free of charge
Deposit in all foreign currencies	Free of charge
Withdrawals in all foreign currencies	Free of charge
USD only cash withdrawal fee	1%

### **Account Closure - Current and Savings**

Account older than one year	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
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### **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 name	Free of charge
Re-issuance of PIN	Free of charge
QNB First Debit Card not collected:	
Within 60 days for New/Replacement card	QR20 per 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	1% (Minimum 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
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
Cash @ Speed 'handling fee'	2.99% of 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%

## Fee Schedule – Prepaid Cards

Issuance Fee	QR30 per card
Replacement Fee	QR30 per card
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

## Himyan Prepaid Card fees

Issuance fee	QAR 30
Replacement fee	QAR 30
Annual Fee	Free of charge
Cash Withdrawal Fee	Free of charge

## Loans

## Service Fee

Management Fee	Free of charge
Early Settlement Fee	Free of charge
Top-Up Fee	Free of charge
Loan Rescheduling Fee	Free of charge
Postponement of Installment Fee	Free of charge

**Cheques****Service Fee****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
For the third time and more	QR400
Effect not cleared, Please represent	QR500

**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 / Max. QR250)+ correspondent's charges
Returned cheques	QR300 per cheque + correspondent's charges

**Stop Payment on Lost Cheques**

Per cheque	QR25
Per cheque book	QR45
Per demand draft	QR45

**Standing Orders****Service Fee**

Setting up and amending automated Standing Orders	Free of charge
Transfers to other banks in Qatar / International	Remittance 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
Fund transfers to another bank account (in foreign currency)	QR15 per each transfer
Fund transfers to another bank account (in local currency)	QR6 per each transfer

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

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	Free of charge*
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\* Excluding telecom provider charge for pull services

### Miscellaneous Service Fee

Audit confirmation letter	Free of charge
Balance certificate / No liability letters / Other letters issued at the request of the customer	QR25 per item

### Money Transfers Service Fee

#### Inward

If credited to beneficiary's QNB First account	Free of charge
Payment in foreign currency notes	1% (min. QR20 or equivalent) + remittance charges

#### Outward

Demand drafts / Pay orders	QR15
Cancellation of demand draft	QR45

#### International Transfers

USA, Europe, Far East, Asia & Africa	QR10 per transfer
GCC & Middle East	QR10 per transfer

#### Local Transfers

Transfer to other banks in Qatar in QR (Free if transferred to charities)	QR10
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#### Safe Deposit Lockers\*

Annual rental fees for QNB First Members

\* Rental cost is subject to selected locker size

Small	Medium
QR500	QR750
Large	X-Large
QR1000	QR1500

New key Issuance or key replacement	QAR100
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[qnb.com/first](http://qnb.com/first)