



Fees and Commissions for Conventional Banks - Retail tariff

Current Products and Services

1	Cards	Prescribed-Fees
1.1	Credit card, Prepaid card, ATM/ Debit card, per type and category of the card	Free
1.2	Credit/Debit card renewal fees, per type and category of card QNB MasterCard Titanium	KD20
1.3	Supplementary (additional) credit card renewal/per card type and category QNB MasterCard Titanium	KD20
1.4	Fees for reissuance of credit card/ ATM card as replacement for damaged/lost/ stolen card (per each card type/category) QNB credit card	KD5
	Reissue damaged card QNB Titanium	KD5
1.5	Fees for reissuance of lost/ damaged/ stolen card through Customer Service Centre - Reissuance of damaged card	KD5
1.6	Fees for reissuance of PIN	KD5
1.7	Fees for cash withdrawal through other banks (local-international) International Network	1% of withdrawn amount (as minimum)
	ATMs of other banks in Kuwait via K-net	KD 0.100 for each transaction
	Cash withdrawal-GCC Network	2% of withdrawn amount
1.8	Fees on debit amount/unpaid	2.5%
1.9	Default fees	KD10
1.10	Fees for temporary credit limit increase	0.5% of limit increase amount -
	Fees for credit limit increase	maximum of KD10
1.11	QNB debit card/QNB credit card uncollected after one month of issuance/ renewal/expiration date	KD5

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

1.12	Fees for cash withdrawal in KD and foreign currencies	4%
1.13	Fees for reissuance of lost PIN for debit card	KD5

2 Transfers:

2.1	Fees for local/KD SWIFT/foreign currency transfer fees	KD2
2.2	Fees for local/foreign currency transfer or transfer in same currency	KD3 or equivalent
2.3	Fees for foreign transfer (SWIFT) by bank customers/non-customers Middle East and GCC Europe and Africa Any other International transfer	 KD5 KD7 KD10
2.4	Fees for cancellation of transfer/ SWIFT/ mail transfer	KD5
2.5	Fees for confirmation of issuance/ cancellation of SWIFT transfer at customer's request	KD5
2.6	Fees for cancellation/suspension of transfer subject to presenting original transfer slip	KD5
2.7	Fees for stopping payment of transfer/ SWIFT	KD5
2.8	Fees for cancelling request to stop payment of transfer/SWIFT/mail transfer	KD5
2.9	Fees for incoming transfers	KD3 or equivalent
2.10	Transfer/SWIFT received and retransferred to local/foreign banks in foreign currency and KD	KD5 +KD10 SWIFT fees
2.11	Fees for collection of foreign cheques - GCC countries + abroad	0.003%, minimum KD7 + KD2 mail fees
2.12	Fees for collecting cheques withdrawn from banks abroad in foreign currency/ KD If the cheque was paid in KD GCC countries + abroad	 KD7 + Corresponding Bank fees 0.003 % minimum

2.13	Fees for issuing a transfer / SWIFT transfer / Mail transfer...etc. by means of deducting the amount from the client's account in the same currency	
	Transfer orders/Pay order	KD5
	Middle East	KD5
	Transfer to local banks (KWD)	KD2
	International transfer	KD7
	USA, Near East and Asia	KD10
2.14	Incoming foreign telex transfer: - Deposited to the client's account in the bank - Deposited to the client's account in another bank - paid cash in KD or USD - paid cash in foreign currency	
	If deposited to the beneficiary's account in QNB	Free
	If paid in KD	KD3
	If deposited to a foreign currency account in the same currency	KD3 - Or equivalent
	If paid in a foreign currency but deposited to an account in KD	Exchange rate fee of 0.50% (USD10 minimum or equivalent)

3 Standing Orders

3.1	Commission to create standing orders within the bank	KD0.500
3.2	Fees to create standing orders to cover accounts (Sweep)	Free
3.3	Fees for request/amend/change/cancel of standing order	KD5
	Amendment	KD5
	Cancellation	
3.4	Fees for transferring funds from the customer's account to his other account, or to another client's account, in the bank	KD0.500

4 Cheques

4.1	Fees for issuing cheque books for individuals	
	1. Fees for issuing 10 leaves	KD2
	2. Fees for issuing 25 leaves	KD3
	3. Fees for issuing 50 leaves	KD5

4.2	Fees for canceling lost cheque book	KD10
4.3	Fees for stopping cheque payment	KD5
4.4	Fees for issuance of guaranteed payment order / certified bank cheque / cash payment order - certified bank cheques	KD5
4.5	Fees for returned cheque due to insufficient funds or other reasons	
	Due to insufficient funds	KD20
	Other reasons	KD10

5 Fees for Other Services

5.1	Fees for signature authentication	KD3
5.2	Fees for deposit or cash withdrawal in GCC currencies / foreign currency from an account in the same currency	0.50% minimum KD3
5.3	Fees for transfer between accounts within the bank (Retail)	Free
5.4	Fees for sending international mail parcel	KD20
5.5	Fees for public service bill payment by bank and non-bank customers (electricity/mobile/water/MOC bills/ through electronic service)	Free
5.6	Fees for electronic banking messages service.	Free

6 Electronic Retail Services

6.1	Fee for local / foreign transfer via Internet - Transfer to another local bank	KD1
6.2	Fees for issuance of cheque book via Internet per category	Free

7 Account-related Fees

7.1	Fees for frozen accounts - account reactivation - if the customer activated his dormant account in the branch	KD5
7.2	Fees for account closure before the lapse of 6 months from its opening	KD2

8 Fees for Issuing Bank Certificates

8.1	Fees for issuing bank certificate / other certificates - balance certificate / No commitment letters / Other letters issued upon client request	KD5
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9 Customer Service Center Fees

9.1	Fees for instant payment of credit card	Free
9.2	Fees for transfers between internal accounts - transferring money between QNB accounts	KD3

10 Fees for Statement of Account and Notifications

10.1	a. Bid Bond (tender)	0.125% for each 3 months with minimum of KD 20
	b. Performance Bond/Maintenance Bond/ Retention Money/Letter of Guarantee and any other type of guarantees which are not mentioned in this table	0.125% monthly with minimum of KD 20
	c. Purchase Guarantee	0.75% for the first 3 months as then 0.25% monthly with a minimum of KD 20
10.2	Fees for copy of account statement/ cheque per period	Free
10.3	Fees for copy of credit card statement through Customer Service	KD1
10.4	Fees for copy of sales slip of credit/ debit card- Copy of sales slip	KD3
10.5	Fees for statement of account from website / mobile banking service / branch per page / following pages	Free

11 Fee for Installment Postponement

11.1	Fees for postponement of consumer / other loan installment.	Free
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12 Fee for Delaying Installment Payment

12.1	Fine for delaying payment of monthly installments (installment loans and consumer loans)	Free
12.2	Notifying the customer default of three or more installments	Free
12.3	Interest rate on consumer loans and housing	Up to 3% + discount rate

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