



# Tariff of Charges

**Category: Cheque Transactions**

Commission name	Commission
Cheque books "In Syrian Pound"	3125 SYP per paper
Cheque books "In USD"	2\$ per paper
Cheque books "In EUR"	2€ per paper
Check paying ( in cash ) all currencies <sup>1</sup>	0.1% Commission to be collected from the drawer's account
Check paying ( in account ) "In Syrian Pound"	15000 SYP Commission to be collected from the drawer's account
Check paying ( in account ) "In USD"	10\$ Commission to be collected from the drawer's account
Check paying ( in account ) "In EUR"	10€ Commission to be collected from the drawer's account
Internal Cheque settlement (Certified Cheque ) "In Syrian Pound" <sup>2</sup>	20000-30000 SYP
Internal Cheque settlement (Certified Cheque ) "In USD &€" <sup>3</sup>	10-15 \$ or equivalent for other currencies
Internal Cheque settlement (amendment, cancellation ... ) "In Syrian Pound" <sup>3</sup>	15000 SYP
Internal Cheque settlement (amendment, cancellation ... ) "In USD" <sup>3</sup>	10\$ or equivalent for other currencies
Internal Cheque settlement (amendment, cancellation ... ) "In EUR" <sup>3</sup>	10€
External Cheque settlement (amendment , cancellation ... ) "In USD" <sup>3</sup>	20\$ or equivalent for other currencies
external Cheque settlement (amendment, cancellation ... ) "In EUR" <sup>3</sup>	20€
Cheque collection (In Syrian Pound / Inside Syria)	25000 SYP
Cheque collection (In USD /Inside Syria)	25\$ or equivalent for other currencies
External Bounced Cheque under collection "In EUR"	25€
Cheque under collection (In USD/ External) <sup>4</sup>	50\$ - 200 \$ or equivalent for other currencies
Cheque under collection (In IN EUR/ External) <sup>4</sup>	50€ - 200 €
Lost Cheque circulation "In Syrian Pound"	15000 SYP
Lost Cheque circulation "In USD"	10\$ or equivalent for other currencies
Lost Cheque circulation "In EUR"	10€
Bounced Cheque inquiry "In Syrian Pound"	15000 SYP
Bounced Cheque inquiry "In USD"	10\$ or equivalent for other currencies
Bounced Cheque inquiry "In EUR"	10€
Reporting on checks "In Syrian Pound"	15000 SYP
Reporting on checks "In USD"	10 \$ for internal Cheque 50 \$ for external Cheque or equivalent for other currencies
Reporting on checks "In EUR"	10€ for internal Cheque 50 € for external Cheque

## Cheque Transactions

1. The commissions are charged for all clients unless otherwise agreed
2. Issuing a certified check (Certifying checks for import purposes requires a commission of 5 per thousand according to the decision of the Central Bank of Syria)
3. Settlement transactions for regular / certified checks includes: stopping ,returning, rejecting a check/ amending check data / Checkbook destruction / settling a returned check / depositing a certified check into the account, the commission of which is collected from the beneficiary.
4. The commission is determined case by case, in addition to the commission of correspondent banks, SWIFT and postal banks, if any

### Category: Account transaction

Commission name	Commission
Banking Services package <sup>1</sup>	25000-4000 SYP 4 units by account currency
Account opening "In Syrian Pound" <sup>2</sup>	10000 government support 25000 individuals 35000 sole proprietorship 50000 Corporate
Sub-Account opening "In Syrian Pound" <sup>3</sup>	5000 SYP
Sub-Account opening "In foreign currencies"	2 units by account currency
Account opening "In foreign currencies"	3 units by account currency
Account closing "In Syrian Pound" <sup>4</sup>	5000 SYP - 25000 SYP
Account closing "In foreign currencies"	5-25 by account currency
Account reopening "In Syrian Pound" <sup>5</sup>	30000-60000 SYP
Account reopening "In foreign currencies"	5 units by account currency
Money transfer "In Syrian Pound" within QNB Syria	2000 SYP transfer to salaried accounts 5000 transfer to another client within QNB Syria
Money transfer "In USD" within QNB Syria <sup>6</sup>	15 \$
Money transfer "In EUR" within QNB Syria	15 €
Money transfer "In Syrian Pound"- According to Regulation No.5	"0.2% transfer to another client within QNB Syria" 0.5% "transfer to another bank client inside Syria "
Account statement issuance fee "In Syrian Pound"	5000 SYP for the first paper and 2000 SYP for each additional paper
Account statement issuance fee "in USD" <sup>6</sup>	5 \$
Account statement issuance fee "in EUR"	5 €
Account statement issuance fee "In Syrian Pound" / Bank certificate <sup>7</sup>	10000 SYP - 30000 SYP
Account statement issuance fee "In USD" / Bank certificate <sup>8</sup>	10 \$ or equivalent for other currencies
Account statement issuance fee "In EUR" / Bank certificate <sup>8</sup>	10 €
Certified Account statement issuance fee "In Syrian Pound" <sup>9</sup>	25000 SYP
Certified Account statement issuance fee "In USD" <sup>6</sup>	10 \$

Certified Account statement issuance fee "In EUR"	10 €
Cash deposit commission " In Syrian Pound" <sup>10</sup>	0.1%
Cash deposit commission "in In foreign currencies"	0.1%
Cash withdrawal commission " In Syrian Pound"	0.1%
Cash withdrawal commission "in In foreign currencies" <sup>11</sup>	0.1%
account type amendment" in foreign currencies" (interest/no interest - individual/joint) <sup>12</sup>	2 - 25 units by account currency
account type amendment" In Syrian Pound" (interest/no interest - individual/joint) <sup>13</sup>	5000 SYP - 25000 SYP

### Account transaction

- Banking Services package includes some of our electronic and non-electronic services depending on the customer type.
- Stamps are not included, excludes salaried accounts/current accounts opened for the purposes of transferring salaries, where only the value of stamps is collected.
- To be collected when opening a sub-account (saving - current - account for decision no 5 ) POS account are excluded
- 5000 SYP To be collected for each suffix closing  
10000 SYP if the closure occurs before 3 months from the account opening  
Exception the commission of suffix related to real estate sales and points of sale
- To be collected when reopening a dormant / closed accounts "each suffix "  
30000 Individuals - 60000 corporate and sole proprietorship including world check
- equivalent for other currencies
- 10000 Electronic property notification service  
15000 Commission for requesting a copy of old documents / receipts  
15000 Customer's signature Certification  
30000 for all letters issued by the bank and related to the customer account (balance - number - transactions),or to transfer receipt, printed on a letterhead paper
- For all letters issued by the bank and related to the customer account (balance - number - transactions) printed on a letterhead paper.
- 25000 for the first 3 paper 5000 for each additional paper
- When collecting the commission in cash, the commission to be rounded to the nearest 100/500 SYP and according to the availability of cash denominations in the branch
- For cash withdrawal from the accounts at the rate of 0.1% on all amounts unless otherwise approved.  
For withdrawals from accounts in foreign currencies deposited before 01/05/2020, a withdrawal commission of 1% is applied. For remittance accounts, the commission to determined case by case
- To be collected for Term deposit early withdrawal- changing the cash collateral form interest-bearing guarantee to an interest-free guarantee and vice versa  
25 units per currency  
10 units "per currency " for new time deposit request  
2 unit monthly for dormant account
- 25000 To be collected for:  
Changing the account from individual to sole proprietorship or joint account  
Changing the account from companies under incorporation to corporate account  
New term deposit / Term deposit early withdrawal- changing the cash collateral form  
interest bearing guarantee to an interest-free guarantee and vice versa  
5000 for dormant account "monthly"  
10000 for account details amendments  
25000 for adding / removing a reservation signal on the account , and for amending  
the account upon death "Devolution of estate"

**Category: Transfers**

Commission name	Commission
Outward local transfer "in Syrian Pound" <sup>1</sup>	200 SYP - 30000 SYP
Outward local transfer "in USD" <sup>2</sup>	10 \$ - 100 \$
Outward local transfer "in EUR" <sup>2</sup>	10 € - 100 €
Outward local transfer cancelation "in Syrian Pound"	5000 SYP
Outward local transfer cancelation "in USD" <sup>3</sup>	10 \$
Outward local transfer cancelation "in EUR"	10 €
Outward local transfer Amendmen "in Syrian Pound"	5000 SYP
Outward local transfer Amendment "in USD" <sup>3</sup>	10 \$
Outward local transfer Amendment "in EUR"	10 €
External Outward transfers "in USD" <sup>3-4</sup>	50 \$ - 200 \$
External Outward transfers "in EUR" <sup>4</sup>	50 € - 200 €
External Outward transfers cancelation "in USD" <sup>3-5</sup>	50 \$
External Outward transfers cancelation "in EUR" <sup>5</sup>	50 €
External Outward transfers Amendment "in USD" <sup>3-5</sup>	50 \$
External Outward transfers Amendment "in EUR" <sup>5</sup>	50 €
Inward local transfer "in Syrian Pound" <sup>6</sup>	0-30000 SYP
Inward local transfer "in USD" <sup>7</sup>	15\$ - 50 \$ Or equivalent for other currencies
Inward local transfer "in EUR" <sup>8</sup>	15 € - 50 €
Inward local transfer cancelation "in Syrian Pound"	5000 SYP
Inward local transfer cancelation "in USD"	10 \$
Inward local transfer cancelation "in EUR"	10 €
Inward local transfer Amendment "in Syrian Pound"	5000 SYP
Inward local transfer Amendment "in USD"	10 \$
Inward local transfer Amendment "in EUR"	10 €
External inward transfers "in USD" <sup>3</sup>	25 \$ - 100 \$
External inward transfers "in EUR"	25 € - 100 €
External inward transfers cancelation "in USD" <sup>3</sup>	50 \$
External inward transfers cancelation "in EUR"	50 €
External inward transfers Amendment "in USD" <sup>3</sup>	50 \$

External inward transfers Amendment  
"in EUR" 50 €

## Transfers

- For outward transfers:
  - Out of SYGS  
1000 SYP for amount less than 50,000 SYP  
For 50,000 SYP and more the commission to be collected as 0.5% form the transferred amount minimum of 200 SYP and maximum of 5000 SYP.
  - SYGS transfers  
0.5% form the transferred amount minimum of 15000 SYP and maximum of 30000 SYP.
- 0.5% form the transferred amount.
- Or equivalent for other currencies
- Case by case
  - Postal - Swift - and the Correspondence Bank commissions to be added
- postal - Swift - and the Correspondence Bank commissions to be added
- NO commission on SYGS inward -transfers  
30,000 for other incoming transfers clearing/current accounts..)
- 15 \$ for amount less than 50,000 \$  
50 \$ for amount of 50,000 \$ and above
- 15 € for amount less than 50,000 €  
50 € for amount of 50,000 € and above

## Category: E- Services

Commission name	Commission
ATM card issuance fee <sup>1</sup>	50000 SYP Regular Card per year 75000 SYP . VIP Card per year
ATM card renewal fee <sup>1</sup>	50000 SYP Regular Card per year 75000 SYP . VIP Card per year
ATM card cancellation <sup>2</sup>	5000 SYP - 10000 SYP
Withdrawal/transfer commission from the ATM via another bank card	500 SYP for Non-financial transactions (non QNB ATMs) 1000 SYP Financial transactions (non QNB ATMs)

- To be collected as below :
  - For the entire duration of the card" 3 years"  
For new issuance, renewal, replacement  
For, primary/ supplementary card
- Card cancellation 5000 SYP
  - PIN reissue ( out of banking service package ) 10000 SYP
  - Card amendment ( out of banking service package ) 10000 SYP

## Category: Various banking services

Commission name	Commission
Foreign currency exchange	10 Units per currency
Bank power of attorney in	40000 SYP - 150000 SYP
Bank power of attorney in USD <sup>1</sup>	10 \$
Bank power of attorney in EUR <sup>1</sup>	10 €
Bank power of attorney renewal	50000 SYP
Bank power of attorney renewal in USD <sup>2</sup>	5 \$
Bank power of attorney renewal in EUR <sup>2</sup>	5 €
Bank power of attorney cancelation	25000 SYP
Bank power of attorney cancelation in USD <sup>3</sup>	3 \$
Bank power of attorney cancelation in EUR <sup>3</sup>	3 €

Clearance letter <sup>4</sup>	100000 SYP individuals 300000 SYP corporate
damaged banknotes replacement commission	%0.5 for cash deposit small banknote categories ( 500SYP 1000- SYP)

### Various banking services

- 150000 Organize judicial power of attorney  
75000 SYP for Organizing Bank power of attorney transfer, cash withdrawal and cash deposit, if the delegation is for one time use only or for period of less than one year the commission will be 40000 SYP.  
40000 SYP for standing orders
- To be collected upon renewal of Bank power of attorney or the delegation, regardless of the duration.
- To be collected upon cancellation of Bank power of attorney or the delegation
- Commission for debt payoff letter/ Clearance letter / credit rating statement

### Category: Direct credit Facilities

Commission name	Commission
Credit file request <sup>1</sup>	Maximum of 0-300000 SYP
Credit file study	As per credit approval maximum of %0.2
CDR (credit du risk) <sup>2</sup>	10000 individuals and sole proprietorship accounts 20000 corporate and joint accounts
Reschedule	maximum of %0.2
Credit file renewal	maximum of %0.2
Guarantee replacement <sup>3</sup>	maximum of 100000-300000 SYP
Credit Facilities statement	maximum of 100000-300000 SYP
Legal Prosecution <sup>4</sup>	maximum of 75,000 SYP

### Direct credit Facilities

- To be collected upon submitting the credit file (new / renew ) request “regardless the approval decision” , All the collected commissions should not exceed 0.2% of the granted facility and as per the credit approval.
- All of the collected commissions (upon granting/renewing) should not exceed 0.2% of the granted facility and as per the credit approval.  
Later CRDs commission to be collected separately.
- Apply for Mortgage replacement , reassessment , Mortgage / redemption power of attorney
- Case by case, depending on the cost related to each case.

### Category: Letter of Guarantee LG

Commission name	Commission
LG issuance <sup>1</sup>	maximum of %2
LG Amendment <sup>2</sup>	maximum of %2
LG Amendment / Data Amendment	100,000 SYP
LG Amendment / Data Amendment in USD	10 \$
LG Amendment / Data Amendment in EUR	10 €
LG Amendment / Amount Decreasing	100,000 SYP
LG Amendment / Amount Decreasing in USD	10 \$
LG Amendment / Amount Decreasing in EUR	10 €
LG Amendment / Settlement / delivery	100,000 SYP

LG Amendment / Settlement / delivery in USD	10 \$
LG Amendment /Settlement / delivery in EUR	10 €
LG Cancelation	50,000 SYP
LG Cancelation in USD	5 \$
LG Cancelation in EUR	5 €
LG account statement <sup>4</sup>	25000 SYP - 100,000 SYP

### Letter of Guarantee LG

- For all currencies  
To be collected on Quarterly bases  
All the collected commissions should not exceed 2% of the granted facility
- For all currencies  
To be collected on Quarterly bases (For amount increasing and LG extension)  
All the collected commissions should not exceed 2% of the granted facility
- All the collected commissions should not exceed 2% of the granted facility
- 25000 SYP for beneficiary Correspondence, LG statement ,or any letter related to the LG  
100,000 SYP Correspondence for sending an employee to receive / deliver LG original copy

### Category: Documentary collection DC

Commission name	Commission
DC review fees in USD <sup>1</sup> or equivalent for other currencies	maximum of %2
DC review fees in EUR <sup>1</sup>	maximum of %2
Payment sight "In USD" <sup>1</sup> or equivalent for other currencies	maximum of %2
Payment sight "In EUR" <sup>1</sup>	maximum of %2
DC payment in USD <sup>1</sup> or equivalent for other currencies	maximum of %2
DC payment in EUR <sup>1</sup>	maximum of %2
Acceptance in USD <sup>1</sup> or equivalent for other currencies	maximum of %2
Acceptance in EUR <sup>1</sup>	maximum of %2

### Documentary collection DC

- All the collected commissions should not exceed 2% of the granted facility

### Category: Letter of Credit LC

Commission name	Commission
LC issuance in USD <sup>1</sup>	maximum of 2%
LC Cancelation in USD <sup>2</sup>	maximum of 2%
LC Amendment in USD <sup>2</sup>	maximum of 2% 50 \$ for data amendment
Advising LC in USD <sup>1</sup>	maximum of 2%
LC Acceptance in USD <sup>2</sup>	maximum of 2%
LC Confirmation in USD <sup>1</sup>	maximum of 2%
LC Transfer in USD <sup>2</sup>	maximum of 2%
LC Delivery in USD <sup>2</sup>	maximum of 2%
LC Verifying in USD <sup>2</sup>	maximum of 2%



### Letter of Credit LC

1. Or equivalent /every three months, All the collected commissions should not exceed 2% of the granted facility.
2. Or equivalent, All the collected commissions should not exceed 2% of the granted facility

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