



Tariff of Charges

Category: **Cheque Transactions**

Commission name	Commission
Cheque books "In Syrian Pound"	2000 SYP per paper
Cheque books "In USD"	0.5\$ per paper
Cheque books "In EUR"	0.5€ per paper
Check paying (in cash) all currencies ¹	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" ²	20000 SYP
Internal Cheque settlement (Certified Cheque) "In USD" ³	10 \$ or equivalent for other currencies
Internal Cheque settlement (amendment, cancellation ...) "In Syrian Pound" ³	15000 SYP
Internal Cheque settlement (amendment, cancellation ...) "In USD" ³	10\$ or equivalent for other currencies
Internal Cheque settlement (amendment, cancellation ...) "In EUR" ³	10€
External Cheque settlement (amendment , cancellation ...) "In USD" ³	20\$ or equivalent for other currencies
external Cheque settlement (amendment, cancellation ...) "In EUR" ³	20€
Cheque collection (In Syrian Pound / Inside Syria)	15000 SYP
Cheque collection (In USD /Inside Syria)	10\$ or equivalent for other currencies
Cheque collection (In EUR /Inside Syria)	10€
Cheque under collection (In USD/ External) ⁴	50\$ – 200 \$ or equivalent for other currencies
Cheque under collection (In IN EUR/ External) ⁴	50€ – 200 €
Lost Cheque circulation "In Syrian Pound"	10000 SYP
Lost Cheque circulation "In USD"	10\$ or equivalent for other currencies
Lost Cheque circulation "In EUR"	10€
Bounced Cheque inquiry "In Syrian Pound"	10000 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 ¹	7500 SYP 15000 - SYP 4 units by account currency
Account opening "In Syrian Pound" ²	25000 SYP individuals 35000 SYP sole proprietorship 50000 SYP Corporate
Sub-Account opening "In Syrian Pound" ³	3000 SYP
Account opening "In foreign currencies"	2 units by account currency
Account closing "In Syrian Pound" ⁴	5000 SYP – 10000 SYP
Account closing "In foreign currencies"	5 units by account currency
Account reopening "In Syrian Pound" ⁵	20000 SYP – 50000 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 ⁶	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" ⁶	5 \$
Account statement issuance fee "in EUR"	5 €
Account statement issuance fee "In Syrian Pound" / Bank certificate ⁷	10000 SYP – 25000 SYP
Account statement issuance fee "In USD" / Bank certificate ⁸	10 \$ or equivalent for other currencies
Account statement issuance fee "In EUR" / Bank certificate ⁸	10 €
Certified Account statement issuance fee "In Syrian Pound" ⁹	25000 SYP
Certified Account statement issuance fee "In USD" ⁶	10 \$
Certified Account statement issuance fee "In EUR"	10 €
Cash deposit commission " In Syrian Pound" ¹⁰	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" ¹¹	0.1%
account type amendment" in foreign currencies" (interest/no interest - individual/joint) ¹²	2 – 25 units by account currency
account type amendment" In Syrian Pound" (interest/no interest - individual/ joint) ¹³	2000 SYP – 25000 SYP

Account transaction

1. Banking Services package includes some of our electronic and non-electronic services depending on the customer type.
2. Stamps are not included, excludes salaried accounts/current accounts opened for the purposes of transferring salaries, where only the value of stamps is collected.
3. To be collected when opening a sub-account (saving - current - account for decision no 5) POS account are excluded
4. 5000 SYP To be collected for each suffix closing
10000 SYP if the closure occurs before 3 months from the account opening
5. To be collected when reopening a dormant / closed accounts "each suffix "
20000 Individuals – 50000 corporate and sole proprietorship
6. equivalent for other currencies
7. 10000 Electronic property notification service
10000 Commission for requesting a copy of old documents / receipts
10000 Customer's signature Certification
25000 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.
8. For all letters issued by the bank and related to the customer account (balance – number – transactions) printed on a letterhead paper.
9. 25000 for the first 3 paper 5000 for each additional paper
10. 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
11. 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
12. 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 units "per currency" for dormant account, monthly
13. 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
2000 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" ¹	200 SYP – 30000 SYP
Outward local transfer "in USD" ²	10 \$ - 100 \$
Outward local transfer "in EUR" ²	10 € - 100 €
Outward local transfer cancelation "in Syrian Pound"	5000 SYP
Outward local transfer cancelation "in USD" ³	10 \$
Outward local transfer cancelation "in EUR"	10 €
Outward local transfer Amendmen "in Syrian Pound"	5000 SYP
Outward local transfer Amendment "in USD" ³	10 \$
Outward local transfer Amendment "in EUR"	10 €
External Outward transfers "in USD" ³⁻⁴	50 \$ - 200 \$
External Outward transfers "in EUR" ⁴	50 € - 200 €
External Outward transfers cancelation "in USD" ³⁻⁵	50 \$
External Outward transfers cancelation "in EUR" ⁵	50 €
External Outward transfers Amendment "in USD" ³⁻⁵	50 \$
External Outward transfers Amendment "in EUR" ⁵	50 €
Inward local transfer "in Syrian Pound" ⁶	0 - 15000 SYP
Inward local transfer "in USD" ⁷	15\$ - 50 \$ Or equivalent for other currencies
Inward local transfer "in EUR" ⁸	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" ³	25 \$ - 100 \$
External inward transfers "in EUR"	25 € - 100 €
External inward transfers cancelation "in USD" ³	50 \$
External inward transfers cancelation "in EUR"	50 €
External inward transfers Amendment "in USD" ³	50 \$
External inward transfers Amendment "in EUR"	50 €

Transfers

1. 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.
2. 0.5% form the transferred amount.
3. Or equivalent for other currencies
4. Case by case
Postal - Swift - and the Correspondence Bank commissions to be added
5. postal - Swift - and the Correspondence Bank commissions to be added
6. NO commission on SYGS inward –transfers
15000 SYP for transfers out of SYGS
7. 15 \$ for amount less than 50,000 \$
50 \$ for amount of 50,000 \$ and above
8. 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 ¹	50000 SYP Regular Card per year 75000 SYP . VIP Card per year
ATM card renewal fee ¹	50000 SYP Regular Card per year 75000 SYP . VIP Card per year
ATM card cancellation ²	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)

1. To be collected as below :
For the entire duration of the card” 3 years”
For new issuance, renewal, replacement
For, primary/ supplementary card
2. 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 ¹	20000 SYP50000- SYP
Bank power of attorney renewal ²	25000 SYP
Bank power of attorney cancelation ³	10000 SYP
Clearance letter ⁴	25000 SYP individuals 50000 SYP corporate
damaged banknotes replacement commission	%0.5 for cash deposit small banknote categories (500SYP 1000- SYP)

Various banking services

1. 50000 SYP for Organizing Bank power of attorney
50000 for Annual delegation for payment, 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 20000 SYP.
20000 SYP for standing orders
2. To be collected upon renewal of Bank power of attorney or the delegation, regardless of the duration.
3. To be collected upon cancellation of Bank power of attorney or the delegation
4. Commission for debt payoff letter/ Clearance letter / credit rating statement

Category: **Direct credit Facilities**

Commission name	Commission
Credit file request ¹	Maximum of 300,000 SYP
Credit file study	As per credit approval maximum of %0.2
CDR (credit du risk) ²	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 ³	maximum of 100,000 SYP
Credit Facilities statement	maximum of 50,000 SYP
Legal Prosecution ⁴	maximum of 50,000 SYP

Direct credit Facilities

1. 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.
2. 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.
3. Apply for Mortgage replacement , reassessment , Mortgage / redemption power of attorney
4. Case by case, depending on the cost related to each case.

Category: **Letter of Guarantee LG**

Commission name	Commission
LG issuance ¹	maximum of %2
LG Amendment ²	maximum of %2
LG Amendment / Data amendment	50,000 SYP
LG Amendment / amount decreasing	100,000 SYP
LG Amendment / Settlement / delivery	100,000 SYP
LG Cancellation ³	25,000 SYP
LG account statement ⁴	25000 SYP - 100,000 SYP

Letter of Guarantee LG

1. For all currencies
To be collected on Quarterly bases
All the collected commissions should not exceed 2% of the granted facility
2. 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
3. All the collected commissions should not exceed 2% of the granted facility
4. 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 ¹ or equivalent for other currencies	maximum of %2
DC review fees in EUR ¹	maximum of %2
Payment sight "In USD" ¹ or equivalent for other currencies	maximum of %2
Payment sight "In EUR" ¹	maximum of %2
DC payment in USD ¹ or equivalent for other currencies	maximum of %2
DC payment in EUR ¹	maximum of %2
Acceptance in USD ¹ or equivalent for other currencies	maximum of %2
Acceptance in EUR ¹	maximum of %2

Documentary collection DC

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

Category: **Letter of Credit LC**

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