



Tariff of Charges for Retail Customers

Effective date: 01/07/2024

We are pleased to provide you with a list of our standard tariff charges relating to the retail banking products and services offered by QNB UK. Branches in our overseas network each issue their own tariff charges and therefore this standard tariff relates only to your business with QNB UK.

All of our products and services are subject to terms and conditions.

Account Related Services	Fee
Account Opening	Free
Dormant Account Fee*	£25 per month
Monthly Account Statement	Free
Copy Statements	Free
Status enquiry/Reference letter	£25
Statement of Interest	£20
Audit Letter (Plus VAT)	£50
Account Closure	Free
Monthly Minimum Average Balance Fee**	£25 per month

* *Dormant Accounts with NIL balance and no liabilities towards the Bank or other commitments on the account will be closed automatically.*

** *Collected each month from Customer's accounts which experienced, in previous month, a drop in average balance below minimum level of GBP 50,000 or equivalent in other currencies. Effective as of November 1, 2023*

Transaction Fees	Fee
Cheques	
Cheque Book Issuance*	Free
Cheque Returned to us Unpaid	£15
Cheque Unpaid due to Lack of Funds	£25
Funds Transfers	
Payment of Invoice	£25
Same Day Payments (CHAPS) – Amounts Over £10,000	£25
International Payments**	£35
Faster Payment (Amounts less than £10,000 within UK)	Free
Transfers in Other Currencies (Any amount within the UK)	£35

Transfer Between Accounts held with QNB UK.	Free
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Please note our cut-off timings for processing payments are:

For requests received by the Branch	11:30 a.m.
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For payment requests using online banking	3:00 p.m.
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Note: Requests received after these cut-off timings will be processed on the next working day.

Direct Debits and Standing Orders

Set up New Direct Debit***	Free
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Unpaid Direct Debit (due to insufficient account balance)	£25
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Set up New Standing Order	Free
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Amend/Cancel existing Standing Order	Free
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Unpaid Standing Order	£25
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* *Cheque Books uncollected after 60 days of issuing will be destroyed.*

** *All correspondent bank charges incurred by the Bank will be debited to the customer's account as received.*

*** *Direct Debits must be set up and cancelled with the service provider directly.*

Cards Services

Fee

Charge Card:

Annual Subscription Fees:

Capital Gold Visa or Mastercard	£200
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QNB Mastercard	£200
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Capitol Infinite Visa	£500
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Capitol Infinite Horizon Visa	£1000
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Card Re-issuance Fee	Free
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PIN Re-issuance Fee	Free
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Emergency Card Re-issuance Fee	£50
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Emergency PIN Re-issuance Fee	£50
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Debit Card:

Annual Subscription	Free
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Card Renewal/Reissue	Free
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PIN Re-issuance	Free
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ATM Cash Withdrawals - UK*	Free
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ATM Cash Withdrawals - outside UK*	£2
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Point of Sale Purchases	Free
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* *Some banks may apply their own fees for withdrawals made from their ATMs.*

Cash Services*	Fee
GBP Cash Withdrawal from QNB UK Account	Free
Foreign Currency Purchase	1% - Min £10 / Max £100
QNB Qatar Account Cash Withdrawal	Free
QNB Emergency Cash Service	1% - Min £25 / Max £500

* All cash services are available for QNB UK account holders, customers of QNB First or Private Banking only and are subject to London Branch cash limits. Emergency Cash Service is subject to senior management approval

Online Banking Services	Fee
Register for Internet Banking	Free
Register for Mobile Banking	Free
Register for SMS Alerts	Free
Link QNB Group Accounts (GID)	Free
Online Funds Transfer – GBP in the UK	Free
Online Funds Transfer – Other Currencies in the UK	£35
Online Funds Transfer – Outside the UK	£35
Online Transfer between QNB Group Accounts	Free
SEPA Credit Transfer	£35

Additional Services and Charges	Fee
Branch Safe Deposit Locker	
• Small (10" x 3" x 24")	£240 p.a.**
• Medium (10" x 5" x 24")	£300 p.a.**
• Large (10" x 10" x 24")	£360 p.a.**
Branch Safe Deposit Locker - Lost Keys	£900 **

Debit Interest

Unauthorised Overdraft Rate	9% p.a.*
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* Per Annum. Subject to change by bank

** Fees include %20 VAT

Your QNB UK Mortgage Tariff Guide (effective from 01/10/2021)

Qatar National Bank (Q.P.S.C.) adheres to making customers' fees and charges easy to understand. This initiative is adopted across the UK Mortgage industry.

We have broken down our fees into different categories so you can understand what you might be required to pay before, during and after, you make any payments towards your Mortgage.

VAT stands for Value Added Tax and is payable on certain goods and services provided in the UK. The current rate is 20%.

Fees payable prior to your Mortgage

Type of Fee	Service Coverage	Amount Payable
Arrangement Fee	Assessing and processing your application. This fee is payable on Loan drawdown	0.75% (minimum £1,500) of the Mortgage amount requested and may be added to the loan.
Legal Fee	The legal fees payable to the solicitor acting for QNB London Branch in relation to your Mortgage	Variable
Funds Transfer Fee	This covers the cost of sending the Mortgage amount to your solicitors.	£25
Re-Inspection Fee	If your Mortgage loan is released in stages this fee covers any re-inspection fees to confirm the valuation.	The amount is variable and depends on the re-inspection requirements.
Valuation Fee	This is to cover the cost of organising a professional valuation of the property you intend to acquire. We will base on this report the amount we can lend you through a QNB Mortgage. Kindly note that you should not rely on our valuation report to assess the condition of the property. If you require a more reliable report, you can commission a more detailed report such as a home buyers report or a full structural survey. The type of report required will often depend upon the age and materials used in the construction of the property. We can gladly assist you in obtaining a quotation in that regard.	Variable

Fees payable for additional documentation or services beyond the standard management of your Mortgage

Type of Fee	Service Coverage	Amount Payable
Duplicate Interim Statement Fee	If you request a copy of a previous Mortgage Statement or an interim statement.	£2 per sheet
Legal Documentation Fee	Any original documentation related to your Mortgage such as title deeds that you may need.	£25
Duplicate Request for Certificate of Interest Paid	Copy request for a previously issued certificate of interest.	£12.50
Data Subject Access Request	Covers the cost of a copy of your personal information in our records.	£10
Unpaid Ground Rent/Service Fee	If we receive a notification by the Landlord that charges applicable on the lease have not been paid, we will settle the leasehold charges plus a fee debiting your London branch account.	£75

Fees payable if the terms of the Mortgage are changed

Type of Fee	Service Coverage	Amount Payable
Early Repayment Charges	Payable if overpayments are made or arrangements are made to repay the Mortgage earlier than planned. Kindly note that unless the property is being sold to a 3rd party, overpayments are only accepted at the end of interested periods.	1% of the Mortgage loan or overpayment amount repaid early. This fee does not apply if more than 50% of the original term has elapsed.
Change of Term Fee	Towards a request to extend or reduce the original or remaining term of the Mortgage.	£75
Partial Release of the Property Fee	Payable if part of the Mortgaged property is to be released.	£200
Consent to Let Fee	Payable if you wish to rent your property to a 3rd party where originally the intended use for the property was for owner occupation.	£100
Providing a Reference to another Lender	Charged if another lender asks for a Mortgage reference.	£25

Fees payable if you are unable to make the due payments on your Mortgage

Type of Fee	Service Coverage	Amount Payable
Unpaid Standing Order	Payable if funds are not available in the QNB London branch account on the due date.	1st occasion: £20 2nd occasion: £30 3rd and subsequent occasions: £40
Arrears Fee	A fee charged on a monthly basis when the Mortgage is in arrears.	£50 per month
Field Agency Home Visit	A fee payable if you have asked a QNB Official to visit you to arrange a repayment program or if we have been unable to contact you.	Actual cost of visit subject to a maximum of £120 per visit.
Solicitor's Instruction Fee	This covers the initial costs to the Bank for instructing solicitors to recover your arrears on our behalf.	£100 plus the solicitor's fees.
Possession Fee	To recover our costs in taking possession of your property.	£400 plus other fees associated with the possession action.
Possession Insurance Fee	Covers the cost of insuring the property whilst it's in the Bank's possession.	Variable
Summons Fee	For the issue of a formal legal document to the courts requesting that legal action be commenced and a hearing date set.	Variable
Solicitors Litigation Fee & Conveyancing Costs	To cover the costs of a solicitor's work in repossessing and selling your property.	Variable
Default Interest Rate	Increase in the margin applied to the interest rate to reflect the increased risk.	2% increase in the margin charged.

Fees payable at the end of your Mortgage

Type of Fee	Service Coverage	Amount Payable
Mortgage Exit Fee	<p>This fee covers the costs incurred by the Lender when the Mortgage comes to an end through one of the following actions:</p> <p>(a) The original tenor has been achieved and the Mortgage Loan has been repaid.</p> <p>(b) The property is sold to a 3rd party.</p> <p>(c) Another Lender has taken over the Mortgage.</p>	<p>£300 + VAT together with a £90 sealing fee</p> <p>You may be charged a separate fee by your solicitor or licensed qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security</p>

The bank prides itself on our high customer service and if you feel we have fallen short in any way, please contact us.

In Writing to: Home Finance. QNB (Q.P.S.C.) London Branch, 51 Grosvenor Street, London W1K 3HH, England.

By Phone: +44 207 647 2608

By Email: QNBLHomeFinance@qnb.com

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, Exchange Tower, London E14 9SR or by calling 020 7964 1000 (switchboard) or +44 20 7964 1000 (for calls from outside the UK).

Your home may be at risk if you do not keep up the payments on your Mortgage.

Qatar National Bank (Q.P.S.C.) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 139256).

QNB London Branch is registered at 51 Grosvenor Street, London W1K 3HH, England.

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