بنك دخان
DUKHAN BANK

نموذج خدمات معالجة بطاقة الراتب والرواتب
Salary Card and Payroll Processing Services Form

Date

1. Introduction

Dukhan Bank is pleased to offer [ ] the following services:

- Payroll Processing Service
- Salary Account (for lower wage employees, QAR 5000 and below)

2. Summary of Products and Services Offered

2.1. Payroll Processing Service:

The Bank will process wages / salaries on [ ] 's behalf ensuring that salary credits are processed within agreed turnaround times and conditions:

- Salary file to be completed and provided by [ ] using the template provided by Dukhan Bank.
- For all payroll instructions, [ ] to complete and sign an Authorization Payroll Cover Letter with the salary list also mentioned.
- The Salary File and the Authorization can be sent to the bank via the following mediums:
  - Email to payroll@dukhanbank.com.
  - CD delivered by hand to the Corporate Customer Services Desk.
  - A flash disc delivered by hand to the Corporate Customer Services Desk.
- [ ] to ensure the file and Authorization letter are sent one working day before the pay date, by 14:00 hrs at the latest.
- [ ] to complete the Payroll registration agreement AND the E-mail/Fax indemnity authorizing the receipt and sending of instructions through electronic mediums. The terms and conditions, obligations and services are specified in these agreements.
- Salary list and cover letter formats will be provided by Dukhan Bank.

2.2 Salary Card:

The Bank will provide a Salary Account holder with an ATM debit card. The ATM debit card will only enable them to perform local withdrawals and POS transactions. The Salary Account does not allow for branch transactions, ATM deposits, Cheque books, Standing Orders, Online access or any other account services.

[ ] and the bank shall enter into a Memorandum of Understanding (MOU) to facilitate this service where [ ] is to appoint a dedicated and authorized person (s) to manage this service on behalf of employees.

As per the MOU between [ ] and the Bank, all queries relating to this service shall be coordinated through [ ] 's HR / Payroll Department including but not limited to, card disputes, payroll queries, re-issuing of cards, customer detail updates and account closures. The Salary Card holders should not come to the branch themselves.

All salary card queries to be sent only to salarycard@dukhanbank.com.

2.3 Account Dormancy and Auto Closure

Any Salary Card Account that has zero activity for 91 days continuous will automatically become "dormant" without prior notice.

- A dormant account means that the account is no longer active and is unusable.
- Any Salary Card Account that has become Dormant for longer than 30 days with a ZERO balance will be auto-closed by the system without prior notice.
- Any Salary Card Account that has become Dormant for longer than 30 days without a ZERO balance will have any remaining money from the account transferred to a charity of Dukhan Bank's choice and will be closed, without prior notice.
- If a new replacement account is required for a Salary Card Account customer, then we will open a brand new account and will levy the agreed fees as per our initial agreement. This means the account number will be different to the one closed.

3. Fees and Features

Fees and features of the Salary Card (employees earning wages / salaries of QAR 5,000 or below per month):

Fees / Features (Salary Card)	
Issuance fee per card	QAR Free off one card issuance fee per card when the card is produced first time
Processing fee per month	QAR Free monthly per salary card (charged to applicable only when salary credit is made to the account)
Non Dukhan Bank ATM withdrawal	QAR 3 from 6h transaction per transaction (charged to [1]). Reports will be provided on monthly basis as well as charge to account
Card Balance Enquiries	Card balance enquires will be provided within 24 hours of request
Replacement card	QAR 50 per card (charged to the cardholder)
Replacement PIN	QAR 50 per PIN replacement (charged to the cardholder)
Card Expiry Date	3 years. No charge for replacing expired card
Opening Account	None
Minimum opening balance	None
POS	Local ONLY
Chip and PIN enabled	Yes
Visa Verified	Yes
Delivery of the cards	To be collected from bank by two authorized representatives. Company to ensure delivery to employees.
ATM facilities (Locally)	Free PIN Change / Mini Statements / Balance Check / Cash withdrawal through Dukhan Bank ATMs only
SMS Service	Free SMS banking Service (transaction notification)
Call Centre	24 Hours for reporting lost or stolen cards. Available for general enquiries during office hours (from 7:30 am to 14:30 pm on working days)[2]
Daily ATM Limit	QAR 10,000 per day
Withdrawal Limitation	No upper limit for the number of withdrawals
Switch Claims (money retained by ATM)	As per process agreed between banks, claims may take up to 14 business days
Cheque Book, use of branches, standing instructions and other general banking services	No

[1]Non Dukhan Bank ATM transactions will be charged to the company's account. Bank and [ ] to investigate the possible installation of an ATM machine on their premises. This will be dependent on feasibility and required approvals being obtained. Installation costs to be discussed and agreed.

[2]Subject to the agreement between the bank and [ ] to coordinate all salary card queries via relevant department within

4. Conclusion

Dukhan Bank is pleased to offer these products and services to _____ If _____ accepts this offer, this document will serve as a formal agreement in this regard and implementation timelines will be discussed and mutually agreed. Termination of this agreement is subject to a 3 months written notice by either party. This agreement is subject to the Laws of the State of Qatar to the extent that they do not conflict with the law of Shari'a as interpreted by Dukhan Bank's SSB; If such happen, the later shall prevail.

5. Signatures

(1) Dukhan Bank (Qsc) ("The Bank")

Represented by:

Name:	Capacity:
Signature:	Date: D D M M Y Y

(2) ("The Customer")

Represented by:

Name:	Capacity:
Signature:	Date: D D M M Y Y

Company Stamp:

FORM-CB-030