

## Tariff Guide

## General Terms and Conditions

- Charges quoted for products / services are subject to change without prior notice.
- The Bank reserves the right to levy additional charges for services at its sole discretion.
- Additional charges such as postage, telex, telephone, correspondent banking etc., will be levied if applicable.
- The currency charges mentioned in this schedule are in Qatari Riyals, unless otherwise stated.

## Account Services

Account Services	Charge(s)
Minimum monthly balance fee	Free
Closure of account opened for more than one year	Free
USD Cash withdrawal from QAR account	0.685%
Closure of account opened for less than one year	QAR 50
Cash withdrawal from teller under QAR 1,000	QAR 10
Foreign currency cash withdrawal	1% of withdrawn amount
Dormant / Inactive account	QAR 10 per month (for balance less than QAR 500 or equivalent in foreign currencies)

## Statements (Current and Savings Accounts)

Statements (Current and Savings Accounts)	Charge(s)
Periodic statement of account	Free
Issuing endorsed statement of account:	
1 - 5 years	QAR 10 per statement
5 years and beyond	QAR 20 per statement

## Certificates

Certificates	Charge(s)
Liabilities Certificate	QAR 25
Balance Certificate	QAR 25
Clearance Certificate	QAR 25
Any other certificate upon customer's request	QAR 25

## Cheques

Cheque Books	Charge(s)
First Cheque Book	Free
Issuing subsequent Cheque Book	QAR 15
Credit Bureau Charge for issuing Cheque Book	QAR 10
Cancellation of Cheque Book	QAR 25
Cheque Clearing	Charge(s)
Cheque deposits (QAR) normal clearing	Free
Special clearing	QAR 20
Executive clearing	QAR 50
Foreign currency Cheque clearing	QAR 100 + other bank's charges
Cheque returned due to insufficient funds:	
1st time	QAR 400 per Cheque
2nd time	QAR 400 per Cheque
3rd time	QAR 400 per Cheque
Effect not cleared, please represent	QAR 500 per Cheque
Cheque returned for other legally accepted reasons	Free
Cheque payable where QCB facility is unavailable	QAR 100 per Cheque
Post-Dated Cheques	Charge(s)
Loading post-dated Cheque	QAR 15 per Cheque
Cancelling post-dated Cheque	QAR 15 per Cheque
Stop Payment (Lost / Stolen)	Charge(s)
Stop payment on Cheque*	QAR 25 per Cheque
Stop payment on Cheque Book*	QAR 100 per Cheque Book

\*Police Report Required

Copy of Cheques Previously Paid	Charge(s)
Copy of Cheques paid less than one year	QAR 10 per Cheque
Copy of Cheques paid more than one year	QAR 20 per Cheque

## Fund Transfers

USD Transfers from QAR account	0.685%
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Internal Transfers	Charge(s)
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Between Dukhan Bank accounts	Free
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Inward Transfers	Charge(s)
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Local	Free
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International	Free
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Outward Transfers	Charge(s)
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Local	
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For amounts less than QAR 100	60 Dirhams
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From QAR 100 up to QAR 1 million	QAR 4
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For amounts more than QAR 1 million	QAR 6
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International	QAR 15
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Payment Investigation and Cancellation	Charge(s)
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Follow up on messages to:

Local banks	Free
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International (all countries)	QAR 20 per swift message sent
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Cancelled payments (Credit to remitter's account)	QAR 25
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Qatar real time payment	Charge(s)
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FAWRAN	<ul style="list-style-type: none"> <li>• From 1-1,000 -&gt; 0.5 QAR</li> <li>• From 1,001 – 50,000 -&gt; 2 QAR</li> </ul>
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Manager Cheques	Charge(s)
Issuance	QAR 15
Dishonored Cheques clearing charges	QAR 100
Cancellation of Manager Cheque	QAR 50
Stop Payment on Manager Cheque*	QAR 50

\* A police report must be presented to stop payment on manager cheque.

Standing Orders	Charge(s)
Installation of standing order	QAR 100
Execution fee per occurrence*	QAR 10
Amendment	QAR 50
Instructions to charitable organizations	Free
Cancellation	QAR 50
Insufficient funds	QAR 100

\* These charges are an addition to any applicable transfer charges due on execution of the standing order

## Credit Cards

### Monthly Balance outstanding fees: Charge(s)

#### Card limit up to:

Below QAR 35,000	QAR 330 monthly*
QAR 35,000	QAR 550 monthly*
QAR 45,000	QAR 660 monthly*
QAR 55,000	QAR 770 monthly*
QAR 65,000	QAR 990 monthly*
QAR 100,000	QAR 1,100 monthly*
QAR 150,000	QAR 1,650 monthly*
QAR 200,000	QAR 2,200 monthly*
QAR 500,000	QAR 2,950 monthly*

#### Annual fees:

Platinum Card	QAR 400/- Free in 1st year, then waived if the annual card spend is > QAR 60k
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\* Monthly fees are applied to only fee based credit cards where the total outstanding balance is not paid in full by due dates

Signature & World Cards	QAR 700/- Free in 1st year, then waived if the annual card spend is > QAR 96k
Infinite Card	QAR 2,000/- Free in 1st year, then waived if the annual card spend is > QAR 120k
Supplementary cards (First 2 cards)	Free
Supplementary cards above first 2	QAR 100
Cash advance fees	4.5% or minimum of QAR 100
Late payment fees	QAR 50
Increase card limit	QAR 100
Over limit fee	QAR 150
Issuing a duplicate statement of account:	
1 - 5 years	QAR 10 per statement
5 years and beyond	QAR 20 per statement
Sales voucher copy	QAR 50 per copy
Card replacement (lost / stolen card)	QAR 100
Credit balance transfer from credit card to current account	QAR 100
Payment dispute	QAR 100
Credit Shield Takaful	0.55%
Fx Fees	2.99% (Infinite 2.75%)

## Himyan Cards

Himyan Cards	Charge(s)
Himyan Prepaid Card Issuance / Load first time	Free
Himyan Prepaid Card Re-Load from Account	Free
Himyan Prepaid Card Re-Load	QAR 10 per Re-load
Himyan Debit Card Issuance first time	Free

## Prepaid Card

Prepaid Card	Charge(s)
Digital Prepaid Card Issuance / Load	Free
Physical Prepaid Card Issuance / Load	QAR 25
Prepaid Card Re-Load	QAR 10 per Re-load
Fx Fees	2.99%

## Salary Advance facility charges

### Current Tariffs

New line setup Requests	<ul style="list-style-type: none"><li>• QAR 200 for requests below QAR 15,000</li><li>• QAR 300 for requests above QAR 15,000</li><li>• QAR 500 for requests QAR 35,001-55,000</li><li>• QAR 700 for requests QAR 55,001-75,000</li></ul>
Withdrawal/Usage	<ul style="list-style-type: none"><li>• QAR 250 for requests below QAR 15,000</li><li>• QAR 550 for requests above QAR 15,000</li><li>• QAR 850 for requests QAR 35,001-55,000</li><li>• QAR 1,150 for requests above QAR 55,000</li></ul>
Maximum amount	<ul style="list-style-type: none"><li>• QAR 75,000</li></ul>

## Debit / ATM Cards

Debit / ATM Cards	Charge(s)
Issuance fee	Free
Renewal fee	Free
Additional card	QAR 50 per card
Cash withdrawal in Qatar	Free



Cash withdrawal on GCC Net	QAR 6 per transaction
Cash withdrawal - elsewhere	QAR 15 per transaction
Balance enquiry from outside Qatar	Free
Card replacement (lost / stolen card)	QAR 50
Fx Fees	2.99%

## Safe Deposit Locker

A) 5 x 30 x 48	QAR 400/- annually
B) 7.5 x 30 x 48	QAR 600/- annually
C) 10 x 30 x 48	QAR 800/- annually
D) 30 x 30 x 48	QAR 1,000/- annually
Replacement of safe deposit lock (loss of 1 or 2 keys)	QAR 1,200/- (+cost of lock replacement)

## Other Services

Other Charges	Charge(s)
Signature verification	QAR 10
Add/Cancel/Edit of Signature	QAR 25
Copy of Documents:	Charge(s)
During the year	QAR 15
Between 1-3 years	QAR 25
Between 3-5 years	QAR 50
Over 5 years	QAR 100
Payment of utility bills	QAR 5
Payment of utility bills via online bank or ATM	Free

## Electronic Channels Services

Electronic Channels (RIB / MOB / ATM / IVR)	Charge in QAR for Prestige Customers	Charge in QAR for Retail Customers
Within own accounts transfers	Free	Free
Within Duhkan accounts transfers	Free	Free
Within Qatar Transfers	QAR 4	QAR 4
International Transfers	QAR 5	QAR 5
Standing Order Set-up	Free	Free
E-Statement Request	Free	Free
Credit Limit Increase Request	QAR 50	QAR 50
Supplementary Credit Card Request (First 2 cards free)	QAR 50	QAR 50
New Credit Card Request	Free	Free
New Account Opening Request	Free	Free
Book Fixed Deposit	Free	Free
Request for Facility	Free	Free
Redeem Reward Points	Free	Free
Cheque Book Request (First Cheque Book free)	QAR 10	QAR 15
ATM Card Reissuance	QAR 25	QAR 25