

Wholesale Banking / SME 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 QAR	If balance falls below QAR 50,000 on any day during the month QAR 500 per month
Minimum Balance Fee USD/GBP/EUR	If balance falls below USD/GBP/ EUR 10,000 on any day during the month QAR 100 per month
Standard Call Account	Minimum balance for profit rate QAR 100,000 / USD 25,000 / GBP 20,000 / EUR 20,000 Zero profit rate for balance less than these amounts
Fixed Deposit	Minimum FD amount QAR 100,000 / USD 25,000 / GBP 20,000 / EUR 20,000 Zero profit rate for less than these amounts
Breaking of the Deposit Prior to Maturity / Premature Encashment / Closure.	Forfeit all accrued profit Minimum charge of QAR 100 (closed within 6 months of opening)
Fee will not be charged to:	
1. Borrowing customers i.e. financing, cash line, LC, Gtees, etc	
2. Customers with Call Accounts or Fixed Deposits of minimum balance of QAR 500K for the month	

Cash Services

Cash Services	Charge(s)
Cash Withdrawal from any Foreign Currency Accounts	1% or QAR 50 whichever is greater
Cash Withdrawal per transaction / Cheque Cashed over 3 Transactions Per Day	QAR 50 Per Transaction
Foreign Currency Cash Deposit Fee	1% or QAR 50 whichever is greater
Investigation Charge (internal)	QAR 100

Certificates & Letters

Certificates & Letters	Charge(s)
Account Details Certificate	QAR 100 per certificate
Copy of Paid Cheques (Within 1 year)	QAR 250 per Cheque
Copy of Paid Cheques (More than 1 year)	QAR 300 per Cheque
Signature Verification	QAR 50 per item
Verification of Letter Information (account details)	QAR 100
Liability Letter to other Bank	QAR 500
Trade and Credit Information (TCI) / Status Report	QAR 250
Credit Bureau Reports	25 for cheque Book requests 100 for credit/ facilities requests
Letter to the Ministry of Business and Trade for Under Formation Companies	QAR 250
Other Letters / Certificates (e.g. Certificate of Account Closure, Clearance Letter and Document Retrieval)	QAR 100
Solvency Letter	QAR 250
Audit Confirmation Letter / Balance Confirmation Letter	QAR 250

Account Maintenance

Account Maintenance	Charge(s)
Late Fee for Non Renewal of Expired Account Mandate Documentation for more than 30 days	QAR 1000 per month, per account
Closure of Account within 6 months of Opening	QAR 500
Dormant Account after 12 months of No Activity on Account	QAR 10
Additional Sub-account for Non-borrowing Customers	QAR 200
Change of Signatories for Non-borrowing Customers	QAR 200
Change of Account Title	QAR 250 per account
Non Submission of Valid Establishment \ Computer card	QAR 500 per month or part thereof
Non Submission of FATCA & CRS Self-Certification Form	QAR 500 per month or part thereof
Non Submission of Valid QID/ Passport/ Commercial Registration for Partner(s)	QAR 500 per month or part thereof
Non Submission of Valid QID/ Passport for Authorized Signatory(s)	QAR 500 per month or part thereof
Missing/Expired Information Update Charge	QAR 500 per month or part thereof
Missing or Invalid Email/ Mobile/ Landline / P.O.Box	QAR 500 per month or part thereof

Statements

Statements	Charge(s)
Monthly Mailed Copy	Free of charge
Online and E-statements	Free of charge
Daily Statements	QAR 100 per month
Weekly Statements	QAR 50 per month
Account Statement for Current Month	QAR 100
Account Statement for 1 month - 5 years	QAR 100 per month
Account Statement for more than 5 years	QAR 100 per month
Outward – Bank Account Statements to other Banks via SWIFT MT940	QAR 500 per month
Certified / Authenticated Statements	QAR 100 per statement month requested
Duplicate Copy of Credit / Debit Advices	QAR 75 per item
Duplicate Swift Copy	QAR 15 per duplicate SWIFT copy
Retrieval of Old Records (per record)	QAR 75 per item
Duplicate Statement (12 months and over)	QAR 100 per month

Standing Orders / Instructions

Standing Orders / Instructions	Charge(s)
Set-up of Standing Order	QAR 100 per instruction
Amend Standing Order	QAR 100 per instruction
Cancel Standing Order	QAR 100 per instruction
Insufficient funds	QAR 200
Monthly Execution fee if between Dukhan Bank Accounts	Free
Monthly Execution Fee per Standing Order (to other local banks)	QAR 100 per instruction / monthly TT fees QAR 40/ QAR 10 the execution fee.
Monthly Execution Fee per Standing Order (to international banks)	QAR 100 per instruction / monthly TT fees QAR 85/QAR 10 the execution fee.

Cheques and Cheque Processing

Cheques and Cheque Processing	Charge(s)
Per Cheque Book 50 leaves	QAR 50
Customized Cheques	Actual cost plus QAR 500
Cancellation of Cheque Book	QAR 25
Issuing Cheque Book (urgent)	QAR 100
Hold and Process Post Dated Cheque (PDC)	QAR 25 per Cheque
Cancel Post Dated Cheque (PDC)	QAR 20 per Cheque
Bulk Cheque Processing of More than 25 Cheques per batch	QAR 5 per Cheque
Manager's Cheque	QAR 150 per Cheque
Cancelling Manager's Cheque	QAR 100 per Cheque
Cheque sent for Special Clearance (outward clearing)/per cheque	QAR 100
1 st Time Returned (insufficient funds)	QAR 600 per Cheque
2 nd Time Returned (insufficient funds)	QAR 600 per Cheque
3 rd Time Returned (insufficient funds)	QAR 600 per Cheque
Returned Cheque (Legally accepted Reasons)	QAR 600
Returned Cheque (Other Reasons)	QAR 600
Drawers signature required/differs/figures	QAR 200
Alteration in date/words/figures requires-issuer signature missing	QAR 600
Returned due to Technical Reason	QAR 600 per Cheque
Stop Payment on Cheque	QAR 60 per Cheque
Stop Payment full Cheque Book	QAR 1000 per Book
Signature Verification External to Dukhan Bank	QAR 50 per Cheque

Special (Priority) Local Clearing (Drawn on local bank in local currency)	QAR 100 per Cheque
Collection of Foreign Currency Cheques if Proceeds are Paid in QAR Account	Bank's prevailing FCY buying rate at date of notification of receipt of funds and for GCC CHQ's QAR 200 plus correspondent Bank's charges if any, and for other currencies QAR 250 plus correspondent Bank's charges if any.
Collection of Foreign Currency Cheques if Proceeds are Paid to Customer's FYC Account	For GCC CHQ's QAR 200 plus correspondent Bank's charges if any, and for other currencies QAR 250 plus correspondent Bank's charges if any.
Cheque book not collected	QAR 50 per book
Outstanding PDC report	QAR 50
Returned Cheque handling (Cheque deposited to Account)	QAR 50 per Cheque
Cheque Referral / send from ECC to Business to get approval	QAR 75 per referral
Foreign Currency Cheques Purchase (If paid in QAR)	QAR 50 plus other banks' charges
A4 Cheques / customized cheques	QAR 500 per request Plus QAR 4 per A4 Cheque
Foreign Currency Cheques Purchase (If paid in Foreign currency notes - subject to availability)	1% commission (minimum QAR 75 plus other banks' charges)

Remittances

Remittances	Charge(s)
Transfer to other Banks in Qatar	QAR 50 per remittance
Transfer to Banks Outside of Qatar - Spot Value	QAR 100 per remittance
Transfer to Banks Outside Qatar - Same Day Value	QAR 150 per occurrence
Recall Remittance	QAR 150 per occurrence
Payment Cancellation	QAR 100 per occurrence
Amend	QAR 100 + Other bank charges
Swift Enquiry	QAR 100 + Other bank charges
Copy of SWIFT Message (duplicate)	< 6 months QR 50, > 6 months QR 150
Outward remittance fate enquiry (Beneficiary claims non-receipt of funds)	QAR 100 for the initial request plus other bank charges plus QAR 50 for each subsequent chaser
Amendment of Outward remittance	QAR 100 for the initial request plus other bank charges plus QAR 50 for each subsequent chaser

Demand Drafts and Balance Orders

Demand Drafts and Balance Orders	Charge(s)
Balance Order / Account Sweep	QAR 50 monthly, per account for sweep instruction
Amend Balance Sweep	QAR 50
Cancel Balance Sweep	QAR 50
Stop payment of Lost / Stolen Demand Draft	QAR 100 per demand draft
Charges for Foreign DD / Per FDD (GCC, ME and Asian Countries)	QAR 100
Foreign DD Courier	QAR 100

Salary / Payroll Processing

Salary / Payroll Processing	Charge(s)
Per Salary Batch	QAR 10 per transaction
Salary Card Statement	QAR 50 per statement
Bulk Salary Processing (more than 5 Salary Payments)	QAR 100
Bulk Salary Processing for Third Bank (more than 5 Salary Payments)	QAR 250
Individual International Salary Transfers	QAR 100 per transfer
Bulk International Salary Payments more than Five Salary Payments	QAR 100 per transaction
Salary Card Account Amendments / Maintenance to be deducted from company account	QAR 100

Salary Card Issuance	QAR 10
Salary Card Re-issuance	QAR 50
Pin Re-issuance	QAR 50
Using Other bank ATM	QAR 10
Monthly Maintenance Fee	QAR 10

WPS

WPS	Charge(s)
Salaries Through WPS	As per QCB

Corporate Charge Card

Corporate Charge Card	Charge(s)
Issuance Fee	QAR 200
Annual Fee per Card	QAR 500
Card Renewal Fee (Per Annum)	QAR 500
Cash Advance Fee	4% of value (QAR 100 minimum)
PIN or Card Replacement (Damaged, Lost or Stolen)	QAR 50 per card / PIN
Providing Copy of Sales Voucher	QAR 50 per voucher copy
Late Payment Fee	QAR 500
Invalid Card Claim	QAR 100
Credit card not collected after 2 months	QAR 100
Card Dispute (Charged for Invalid Disputes)	QAR 100
Additional Statement	QAR 50 per month

Corporate Debit Cards

Corporate Debit Cards	Charge(s)
Card Replacement	QAR 100
Re-Issuance Fee / Pin	QAR 50
Card not collected after 2 month of issuance	QAR 100
Dispute processing fees	QAR 100
Cancellation	QAR 100

Corporate Internet Banking

Corporate Internet Banking	Charge(s)
Corporate Internet Banking Fee	QAR 500 one-time setup fee
Per Additional Training and Consultation Session (1 st Session is Free)	QAR 500 per session
Local Online Transfer to Third Party	QAR 20 per transfer
International Online Transfer to Third Party	QAR 40 per transfer

Import L/C

Import L/C	Charge(s)
Issuance of L/C	0.5% flat for 3 months plus 0.155% for each additional month (Minimum period 3 months, Minimum amount QAR 600)
Amendment of Stand by L/C	Extend Validity - 0.155% for each additional month and SWIFT charges of QAR 150 (Minimum amount QAR 1000)

L/C Amendment - Extension of Expiry Date	Extend Validity - 0.155% for each additional month and SWIFT charges of QAR 150 (Minimum amount QAR 600)
L/C Amendment - Increase in Amount	Extend Validity - 0.155% for each additional month and SWIFT charges of QAR 150 (Minimum amount QAR 600)
Other L/C Amendments	QAR 600 plus SWIFT charges of QAR 150
L/C Cancellation	QAR 600
Insurance Arrangement	QAR 250
Negotiation Commission	0.125% Minimum QAR 600
Discrepancy Fees	Foreign Currency - USD 150 plus SWIFT charges of QAR 150 Local Currency - QAR 300
Acceptance Commission	2.00% per annum plus SWIFT charges of QAR150 (minimum QAR600)
Documents Presented Under Expired DC	2% per annum, Minimum 3 months or QAR 600 whichever is higher. Swift Charges QAR 150
Shipping Guarantee	With 100% cash margin QAR 1000
Delivery Order	With 100% cash margin QAR 1000
L/C related Charges	LC by Swift QAR 425 Reminders by Swift QAR 150 LC by Courier QAR 300 LC by Postage QAR 100

L/C's Overdrawn	2% per annum, Minimum 3 months or QAR 600 whichever is higher.
Safekeeping Charges on Discrepancy Bills under L/C & IBC	QAR 600 towards safe keeping charges on each bill remaining unpaid / unaccepted one month after issuance of bill advice or due date of such bills
Payment Charges	USD 200 or QAR equiv.
Handling Commission Document for Collection	0.150% of bill value Minimum QAR 750, whichever is higher
Transfer Documents to other Local Banks	0.150% of bill value Minimum QAR 750, whichever is higher
Return Unpaid Documents	0.150% of bill value Minimum QAR 750, whichever is higher
Unutilized LC	QAR 500
Assignment and Acknowledgment	QAR 500
Review non standard format/ preparation of draft	QAR 500
Draft LC issue	QAR 100

Export L/C

Export L/C	Charge(s)
Advising only	QAR 750
Advising adding Confirmation (on Beneficiary's Account)	Rates as per country/ bank risk. Minimum 3 months or part thereof OR QAR 1000 whichever is higher
Export Negotiation Charges	0.25% of bill value minimum QAR 500
Cancellation	QAR 500
Reimbursement (When Dukhan Bank is the Reimbursing Bank)	USD 100 or QAR equiv.
Acceptance Commission (Confirmed)	0.25% per quarter, min QAR 550
Transfer of L/C with Alteration / Amendment	0.25% flat for 3 months thereafter 0.125% per month (Minimum USD 750)
Export Discrepancy Charges	QAR 500
Amend / Increase (confirmed L/C - Charges on Beneficiary's Account)	0.5% flat for 3 months thereafter 0.25% per month (Minimum USD 500)
Amendment Advising	QAR 500
Assignment of Proceeds Under L/C	QAR 500
Transfer of Documents	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 1,000)
Open Confirmation- Exports Risk based	Minimum QAR 500

Unpaid Export Documents/ Discounted bills at maturity	QAR 500 if documents returned unpaid/ remains unpaid for over one month
Export Letter of Credit (ILC) SWIFT MT 710/720 Transfer and advising	QAR 500
SWIFT Amendment Transfer and advising	QAR 250
SWIFT Others	QAR 150
Assignment & acknowledgment	QAR 500
Export Letter of Credit Bills Discounting	QAR 300 per bill

Outward Bills for Collection (OBC)

Outward Bills for Collection (OBC)	Charge(s)
Acceptance Processed Under Collection	0.125% of bill value minimum QAR 500
Traces for Unaccepted / Overdue Bill	QAR 150
Free of Payment	0.125% of bill value Minimum QAR 500, whichever is higher
Documentary Collections Amendments.	QAR 500

Import Bills for Collection (IBC)

Import Bills for Collection (IBC)	Charge(s)
Avalization Bill	0.15% of bill value Minimum QAR 800, whichever is higher
Amendment of L/C Bill	QAR 500
Release Documents Free of Payment	0.125% of bill value Minimum QAR 600, whichever is higher
Bill Transferred to Past Due	Nil
Safekeeping Charges	QAR 600
Handling Commission Document for Collection	0.15% of bill value Minimum QAR 700, whichever is higher
Transfer Documents. to other Local Bank	0.15% of bill value Minimum QAR 600, whichever is higher
Return Unpaid Documents	0.15% of bill value Minimum QAR 600, whichever is higher
Documentary Collections Amendments	QAR 500

Bank Guarantee

Bank Guarantee	Charge(s)
Issuance	0.184% per month or part thereof. Calculation basis is monthly irrespective of number of days (Minimum QAR 600 / For Non-borrowing customer Standard / QR1,500)
Amendment / Increase	0.184% per month or part thereof. Calculation basis is monthly irrespective of number of days (Minimum QAR 600)
Other Amendments	QAR 600 flat
Issued Under Counter Guarantee	0.25% per month or part thereof (Minimum QAR 1000)
Amendment Issued Under Counter Guarantee	QAR 1000 flat
Advising of Foreign Bank Guarantees	Flat fee of QAR 1000
Foreign Guarantee /SBLC (to be issued Outside Qatar) Facilitating charges	0.125% P.A. Minimum of QAR 750 in addition to the Client normal standard pricing
Review non standard format/ preparation of draft	QAR 500
Early cancellation of Guarantee	QAR 500
Extend/Pay request Non-compliance penalty	QAR 1,000
Draft LG issue	QAR 100
Settlement of Guarantee (ex. Liquidation)	QAR 500

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