

# SCHEDULE OF CHARGES 2021

# جدول الرسوم ٢٠٢١

## General Banking

### Account Services (Incidental Charges)

If Corporate/Company Account Balance falls below QAR 10,000 (in equivalent foreign currency p.m.)	150
Signature Verification - Individual Account cheque	5

### Fixed Deposit

Penalty - Pre-mature withdrawal - (Less % on p.a. contracted interest amount)	1%
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### Account Operation

Cheque Book Issuance - (first Cheque book upon opening of individual/Corporate/ Company Account)	Free
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### Additional Cheque Book Issuance

(Individual) - (Minimum 25 leaves)	15
(Corporate / Company) - (Maximum 50 leaves)	18
Stop Payment - Cheques (per cheque)	25*
Stop Payment - Cheques (per cheque book)	100*
Copies of old cheques/transaction documents (per item) if less than a year	10*
Copies of old cheques/transaction documents (per item) if more than a year	20*
Issuance of duplicate statement - 1-5 years (statement per month- Individual account)	10*
Issuance of duplicate statement - 1-5 years (statement per month- Company account)	25*
Issuance of duplicate statement - more than 5 years (statement per month- Individual account)	20*
Issuance of duplicate statement - more than 5 years (statement per month- Company account)	50*
Issuance of Loose/Counter Cheque	25
Over the counter cash withdrawal (if amount less than QR: 1,000)	10
Cheque Book not collected within a month (individual)	20
Cheque Book not collected within a month (company account)	25
Returned Customer Cheque (insufficient balance - Varies from QAR 100 to 300 depend on number of returns)	300
Returned Customer Cheque (represent again)	20
Cheques Certified Good for Payment	350
Trade License (in case of expired trade license for over 3 months/Annually)	500
Credit Report Request	100

\*Waived for accounts maintaining monthly average balance  $\geq$  QAR 200,000

\*\* Waived for SME customers

### Debit Card / ATM Card

First Card Issuance	Free
Account Overdraft Charges - TOD (monthly)	50
Interest Charges due to account Overdraft - TOD (% per annum) min 2.00 per month	16%
Card replacement / Lost	50
Card Renewal Charges (on expiry)	Free
Cash withdrawal through Debit Cards (Qatar)	Free
Cash withdrawal through Debit Cards (GCC)	Free
Cash withdrawal through Debit Cards (other countries)	15
Card not collected within a month	25
ATM/DEBIT Card dispute handling charges (for non disputed cases)	25

### Clearing & Collections

Special Clearing	100
Inward/Outward Collection cheque (+ correspondent bank charges + courier charges)	75
Handling of post dated cheques (per cheque) + respective charge	25
Withdrawal of post dated cheques (after deposit)	
before presentation / maturity date (per cheque)	100

### Remittances

Tezraftaar Remittance (PKR only) – USD 100 and above	Free
Tezraftaar Remittance (PKR only) – Below USD 100	10
Amendment / Cancellation &/or Recall of Tezraftaar Transaction	30
Payments through Central Bank (Individual / Corporate/ Companies) Less than QAR 100	0.60
From QAR 100 to QAR 1 Million	4
More than QAR 01 Million	6
Issuance of Tezraftaar statement	100
Foreign Telegraphic transfers to other countries (from individual accounts)	15
Foreign Telegraphic transfers to other countries (corporate/companies accounts)	80
Cancellation & Recall of Foreign TT's	100

### Demand Drafts & Pay Orders

Issuance of Demand Draft/Pay Order	10
Cancellation of Demand Draft or Pay Order	35
Stop payment of Demand Draft/Pay Order	50

### Standing Instructions

Registration	50
Processing Charges (plus remittance + courier/post)	40
Amendment of standing instruction	50
Cancellation of standing instruction	50
Charges on rejected transaction due to insufficient funds	100

### General Letters & Certificates

All types of letters/confirmations/Reports & Certificates	25
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### Personal Loans

Interest Rate (p.m.)	Prevailing
Insurance on loan amount (min QAR 300)	0.50%
Issuance of NOC/Liability Certificate	25
Pre-payment fee (on outstanding loan amount)	<b>No Charges allowed</b>
Change of Guarantor	350
Loan re-scheduling Fee	250
Loan cancellation after approval	50

### Swift Enquiries/Complaints

Swift messages (transfer to SWIFPs)	25
Correspondence due to wrong information provided by the customer (one time charges)	30

### Safe Deposit Lockers

Refundable Security Amount	500
Small Box (per annum)	250
Medium Box (per annum)	350
Large Box (per annum)	500

### Trade Services

<b>Letter of Credit (IMPORT)</b>	
L/C Commission (min. QAR 500 or % per month for 1st Qtr)	0.15%
Acceptance Commission (min. QAR 500 or % per month for 1st Qtr) from the date of acceptance to draft maturity irrespective of L/C validity (for full issuance period)	0.15%
L/C by Mail	100
L/C by Courier	250
L/C by SWIFT/TELEX	400
Postage (for all transactions)	50
L/C Amendment Commission (other than extension)	200
Discrepancy rectification (charged in USD)	\$100
Credit Report on (Drawer / Beneficiary)	100

### Export L/C Advising

UBL Customers	250
Non UBL Customers	400
Through Banks	400
Transferable L/C	1,000
Transferable L/C with Amendments	500
Dispatch of Export documents (courier)	300

### Export L/C Amendment

UBL Customers	200
Non UBL Customers	250
Through Banks	250
Confirmation (per quarter, min. QAR 500)	Variable
Negotiation Commission (min. QAR 500)	0.250%

### Documentary Collections

OFDBC (Collection) Commission (min. QAR 500)	0.250%
IFDBC Commission (min. QAR 300)	0.150%
IFDBC returned document charges where draft has been accepted	500
IFDBC document released free of payment	300
IFDBC handling charges (if documents are required to transfer to other banks)	200

### Guarantees

Shipping Guarantee Issuance	500
Letter of Guarantee Issuance (min. QAR 500 or % p.m., minimum 1 Qtr)	0.125%
Amendment in LG (other than extension)	300
Re-issuance of Guarantee (at customer request)	300

### Exchange Compensation

All foreign currency transactions with no conversion	0.250%
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### Commercial Accounts

*WPS Salary Processing Fee (min. QAR 50/-, max. QAR 1,100/-) As per QCB directive (Details available at branch counter)	
Transferring one account to another account inside the Bank (Commercial)	Free
Activation of Commercial dormant account	100
Closing of account within 3 months	200
Signature Verification	5
Returned Customer Cheque (Any other reasons)	20
Copies of Old Cheques/Transaction documents (per item) if less than a year	50
Copies of Old Cheques/Transaction documents (per item) if more than a year	100
Stop Payment - Cheques (per cheque)	25
Issuance of Liability Letter to other Banks	250
Issuance of Clearance Letter to other Banks	100
Issuance of any other letter as per the Customers' request	100
Certificate of Balance to Auditors	150
Post Dated Cheques (0.25% Commission on the cheque amount - Min 25 max 500)	25
Standing Order between Current/call A/C. (Balance sweep Orders) - Monthly	Free
Commercial Account Overdraft Charges - TOD (per month)	50

### SME Accounts

Facility Disbursement (Total approved exposure)	1%
Penal Charges on interest rate on TOD (per annum)	14.50%
Amendment Charges (other than fixed period loan) minimum 5,000	1.50%
Pre settlement or early settlement fee	0.50%

All rates are in Qatari Riyal.



where you come first