

TARIFF OF FEES & CHARGES FOR ENTITIES (Corporate / Commercial Banking)

CASH MANAGEMENT SERVICES

July 31, 2012

ACCOUNT SERVICES		
1	Current Account	
	• Yearly Account Administration Fees	QAR 500
	• Account Opening Balance	
	QAR	QAR 25,000
	USD	USD 7,500
	Other Currency	QAR 25,000 Equivalent
	• Minimum Monthly Average Balance	
	QAR	QAR 25,000
	USD	USD 7,500
	Other Currency	QAR 25,000 Equivalent
	• Service Charge for Accounts Below Minimum Monthly Average Balance	
	QAR	QAR 100
	USD	USD 25
	Other Currency	QAR 200 Equivalent
	• Regular Chequebook Issuance	25 Leaves - QAR 10 50 Leaves - QAR 50
	• Counter Cheque Encashment	QAR 10
	• Cheque Stop Payment	QAR 100
	• Returned Cheque	QAR 300
	• Statement of Account per Cycle	Free
	• Reprint of Duplicate Statement:	QAR 25/month (up to 6 months)/QAR 50/month (beyond 6 months)
2	Call Account	
	• Account Opening Balance	
	QAR	QAR 25,000
	USD	USD 7,500
	Other Currency	QAR 25,000 Equivalent
	• Minimum Monthly Average Balance	
	QAR	QAR 25,000
	USD	USD 7,500
	Other Currency	QAR 25,000 Equivalent
	• Service Charge for Accounts Below Minimum Monthly Average Balance	
	QAR	QAR 100
	USD	USD 25
	Other Currency	QAR 100 Equivalent
	• Statement of Account per Cycle	Free
	• Reprint of Duplicate Statement:	QAR 25/month (up to 6 months)/QAR 50/month (beyond 6 months)

3 Miscellaneous		
	• Company Under Formation Letter (Capital / Shareholders Deposit Confirmation)	QAR 500
	• Balance Confirmation Letter	QAR 200
	• Release Letter	QAR 200
	• Liability Letter/Certificate	QAR 200
	• Letter issued to Government Department	QAR 200
	• Letter of Good Standing / Introduction	QAR 200
	• Audit Confirmation	QAR 200

	• No Liability Letter/Certificate	QAR 200
	• Valid Trade License not provided in 30 days after expiry	QAR 100 monthly
	• Local Currency Cash Deposit over the counter	0.005% of Cumulative Deposits above QAR 500,000 per day
	• Local Currency Cash Withdrawal over the counter	0.005% of Cumulative withdrawals above QAR 500,000 per day
	• Foreign Currency Cash Deposit USD	.5% Minimum QAR 50
	Other Currency	1% Minimum QAR 50
	• Foreign Currency Cash withdrawal USD	.5% Minimum QAR 50
	Other Currency	1% Minimum QAR 50
	• Activation of Dormant Account	QAR 50
	• Activation / Re-opening of Closed Account	QAR 50

Notes:

- Monthly Average Balance is based on per account and not across all accounts under relationship.
- The bank reserves the right at any time to change fees, charges, terms and conditions without prior notice.
- Premature withdrawal of Fixed Deposit will be subject to penalty as per bank policy set part of Bank terms & conditions.

PAYMENTS SERVICES (MANUAL)		
1	Outward Telegraphic Transfer	
	• Local Currency Fund Transfer anywhere in Qatar	QAR 50
	• Own Account Transfers within AB in Qatar	Free
	• Book Transfers within AB in Qatar	Free
	• Transfer to AB - MENA Countries in QAR	QAR 75
	• Outward Telegraphic Transfers via SWIFT for all other currencies and countries	QAR 120
	• Recalling of Funds Transfer remitted	QAR 100
	• Payment Amendment	QAR 100
	• Payment/Transfer Returned due to details discrepancy	QAR 100
2	Banker's Cheques/Drafts Issuance	
	• Cashier's Order Cheque in Local Currency QAR	QAR 25
	• Demand/Banker Draft in any Foreign Currency	QAR 50
3	Corporate Salary Transfer	
	• Salary Transfer to AB QAR	Free
	• Salary Transfer to other local Banks	QAR 5 per salary transfer , (Max. QAR 500 - Min. QAR 50)

PAYMENTS SERVICES (ELECTRONIC) via online - Corporate@Arabi Internet Banking		
1	Outward Telegraphic Transfer	
	• Local Currency Fund Transfer anywhere in Qatar	QAR 25
	• Local Currency Fund Transfer anywhere in Qatar via Bulk / File service	QAR 20
	• Own Account Transfers within AB in Qatar	Free
	• Book Transfers within AB in Qatar	Free
	• International Outward Telegraphic Transfers.	QAR 50
	• International Outward Telegraphic Transfers via Bulk / File service	QAR 40
	• Copy of Payment Advice (Swift image)	Free
2	Banker's Cheques/Drafts Issuance	
	• Cashier's Order Cheque in Local Currency QAR	QAR 25
	• Cashier's Order Cheque in Local Currency QAR via Bulk / File service	QAR 20
	• Demand/Banker Draft in any Foreign Currency	QAR 30

	• Demand/Banker Draft in any Foreign Currency <i>via</i> Bulk / File service	QAR 25
3	Direct Debit Collections	
	• Single Collection Processing Fee per transaction	QAR 20
	• Bulk File Processing Fee per debiting account / remitter	QAR 10
	• Reconciliation Services	Free
4	Corporate Salary Transfer	
	• Salary Transfer to Arab Bank account holder or other bank beneficiary	QAR 5 per employee
5	Other Services	
	• Cheque Image	Free
	• Statement Images	Free
	• Accounts Sweeps	Free

Notes:

- Correspondent charges as applicable
- Postal, Courier and Communication charges as applicable

COLLECTIONS SERVICES		
1	Inward Telegraphic Transfer	
	• Remittance in QAR Credit to Account in QAR	QAR 50
	• Foreign Currency Remittance Credit to QAR Account	QAR 50
	• Foreign Currency Remittance Credit to Account in same currency	QAR 50 Equivalent
	• Foreign Currency Remittance Credit to Account in different currency	QAR 50 Equivalent
2	Cheques/Drafts	
	• Local Cheque Clearing	Free
	• Post Dated Cheque "Custodial Services" per instrument	
	Warehousing Lodgement (per cheque)	QAR 5
	Cheque Withdrawal Charges / Pull-out	QAR 15
	PDC Special Reports in Hardcopy - Monthly	QAR 25
	• Special Cheque Clearing per instrument	QAR 50
	• Draft Collection in Foreign Currency	
	International	0.125% of draft value or minimum QAR 350 Equivalent in other currency plus collection charges QAR 150
	Domestic	QAR 50 or equivalent in other currency plus collection charges 100

SPECIAL INSTRUCTIONS		
	• Standing Instruction / Sweep per account - Manual Request	
	One Time Initial Set-up	QAR 50
	Amendment	QAR 50
	Cancellation	QAR 25
	Standing order	QAR 10 (per execution fee)
	Penalty fee for insufficient funds to effect Standing Instruction Payment to other banks	QAR 50
Note:		
	• Standing Instruction to effect payments favoring other banks will incur additional outward telegraphic transfer charges.	

CHANNEL SERVICES

1	Corporate@Arabi - Internet Banking for Viewing / Account Reporting Access Only	
	• Initial Setup Activation Fee	QAR 200
	• One Time Free Training Session	
	• Three Free Users Vasco Tokens	
	• Up to 10 accounts reporting	
	• Monthly Maintenance fee is waived for the first month	
	• Statement generation via integration with any ERP (Enterprise Resourcing Planning) or APS (Accounts Payable System),	
	• Monthly Maintenance Fee	QAR 100
	• Additional Token	QAR 100
	• Additional Account Reporting	QAR 10
	• Additional Training Session	QAR 100
2	Corporate@Arabi - Internet Banking with Payments / for Viewing and Transactions Initiation	
	• Initial Setup Activation Fee	QAR 400
	• Three Times Free Training Sessions	
	• Five Free Users Vasco Tokens	
	• Up to 20 accounts reporting	
	• Monthly Maintenance fee is waived for the first month	
	• Statement and Payments file generation via integration with any ERP (Enterprise Resourcing Planning) or APS (Accounts	
	• Monthly Maintenance Fee	QAR 200
	• Additional Token	QAR 100
	• Additional Account Reporting	QAR 10
	• Additional Training Session	QAR 100
3	MT 940 Message Generation	
	• Set-up Activation Fee	QAR 400 per Account
	• Transmitting to other banks / financial institutions	QAR 200 per account per month
	• Transmitting to companies with SWIFT - MACUG services	QAR 200 per account per month

Trade Finance Services - Fees & Charges

Product Type		
1	Import LC's	
	• Issuance commission	0.5 % for the first three month upto QAR 500,000 .125% above QAR 500000. .0625% on monthly basis for the total LC amount above 3 months Min QAR 200
	• Amendment commission	QAR 150
	• Amendment Charges	QAR 75 - Swift QAR 150
	• Acceptance commission	QAR 200 - Minimum and 1.5% pa on periodical basis
	• Issuing shipping Guarantee and D/O	QAR 100
	• Cancellation Charges	QAR 75
	• Swift	QAR 150
	• Discrepancies	USD 50
	• Payment Commission	1/8 % min.QAR 200
2	Export LC's	
	• Advising	QAR 200
	• Confirmation	1/1000 per three month ,min QAR 200
	• Amendment	QAR 100
	• Acceptance	1/8 per 3 months minimum QAR 200
	• Negotiation	1/8 min QAR 200
	• Transferring	QAR 100

• handling	Waived
• swift	QAR 150
• Discounting commission	Upon CIB team
• Courier	QAR 25 local
	QAR 150 abroad
BCs	
• Collection commission	QAR 125
• Swift charges	QAR 250
• Courier charges	QAR 150
• Documents or cheque return	1/8 min USD 50
• Documents acceptance	1/8 % min
•	QAR125
• Amendment charges	QAR 100
• Documents or cheque return for Arab Bank Branches	QAR 100
LG's	
• Issuance, Extensions, Amount Increase (customer L/Gs)	1.5% p.a (min.QAR 500)
• Banks L/Gs	Min USD 200
• Branches L/Gs	25% of their commission
• Non financial amendment	QAR 200
• Pass- on L/Gs handling charges	USD 200
• Mail charges	QAR 25
• Swift charges (customers)	QAR 150
• Banks & Branches	USD 50

• Arab Bank has established a dedicated Cash Management Professionals part of the Clients Service and Support Team through its Call Centre to attend to Customers' technical queries, activations, and familiarizations of Corporate@Arabi in addition to Cash Management services & Trade Finance in general, for further clarifications or assistance, please dial : +974 44 35 7878 .

PRICING & SERVICE STANDARDS

Arab Bank may without prior notice, and at any time at its sole discretion, amend, increase, decrease, cancel the service, revise terms and conditions or its fees, charges and/or commissions based on the prevailing latest market conditions as its see appropriate.

Arab Bank's aim is to provide a pricing and services that are both competitive and flexible as a measure of commitment to building long-term relationships.