

# Tariff and Charges - Corporate Banking

Account Services	
Current Account	
Yearly Account Administration Fees (all types of accounts excluding WPS Salary accounts)	QAR 1,500
<b>Account Opening Balance</b>	
QAR	QAR 100,000
USD	USD 27,500
Other Currency	QAR 100,000 Equivalent
WPS Salary Account	Not Applicable
<b>Minimum Monthly Average Balance</b>	
QAR	QAR 100,000
USD	USD 27,500
Other Currency	QAR 100,000 Equivalent
WPS Salary Account	Not Applicable
<b>Service Charge for Accounts Below Minimum Monthly Average Balance</b>	
QAR	QAR 500
USD	USD 140
Other Currency	QAR 500 Equivalent
WPS Salary Account	Not Applicable
Regular Cheque Book Issuance	25 Leaves - QAR 100 50 Leaves - QAR 150 In case of urgent delivery, QAR 100 per cheque book will be added
Special Cheque Book Issuance (A4)	Actual cost plus 20% - minimum QAR 500
Credit Bureau reports requested against each cheque books request	QAR 100
Encashment of cheques over the counter	QAR 10
Cheque Stop Payment	QAR 200
Returned Cheque	Insufficient funds: QAR 400 per cheque Represent, effects not cleared: QAR 1000 per cheque Other technical reasons: QAR 500 per cheque
Statement of Account per Cycle	Free
Reprint of Duplicate Statement:	QAR 50/month (up to 6 months) /QAR 100/month (beyond 6 months)
Call Account	
Yearly Account Administration Fees	QAR 1,500
<b>Account Opening Balance</b>	
QAR	QAR 100,000
USD	USD 27,500
Other Currency	QAR 100,000 Equivalent
<b>Minimum Monthly Average Balance</b>	
QAR	QAR 100,000
USD	USD 27,500
Other Currency	QAR 100,000 Equivalent
<b>Service Charge for Accounts Below Minimum Monthly Average Balance</b>	
QAR	QAR 500
USD	USD 140
Other Currency	QAR 500 Equivalent

Statement of Account per Cycle	Free
Reprint of Duplicate Statement	QAR 50/month (up to 6 months) /QAR 100/month (beyond 6 months)
Miscellaneous	
Change of account title	QAR 250
Account ownership/structure update	QAR 250
Account signature/structure update	QAR 250
Company Under Formation Letter (Capital / Shareholders Deposit Confirmation)	QAR 500
Balance Confirmation Letter	QAR 200
Release Letter	QAR 200
Liability Letter/Certificate	QAR 500
Letter issued to Government Department	QAR 200
Letter of Good Standing / Introduction	QAR 200
Good Standing Certificate/ Comfort Letter – addressed to Ministry of labor	QAR 500
Audit Confirmation	QAR 350
No Liability Letter/Certificate	QAR 200
Issuance of Police Report	QAR 200
Non submission of Valid Commercial Registration before the CR expiry	QAR 750 monthly or part thereof
Non submission of the Annual Audited Financial Statements within 6 months from closing for Borrowing customers	0.01% of total limits for each month with a minimum of QAR 1,000
Non submission of Insurance Policies on or before Expiry Date	QAR 2,000 per month
Signature Verification	QAR 100
Release of Pledged Vehicle	QAR 200
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	0.5% Minimum QAR 50
Other Currency	1% Minimum QAR 50
Foreign Currency Cash Withdrawal	1% of the withdrawal amount
Activation of Dormant Account	QAR 300
Activation / Re-opening of Closed Account	QAR 300
Excess of 5% or more over the approved Overdraft, Trust Receipt, Revolving Loan, Discounting Limits	QAR 5,000 per month

- Monthly Average Balance is based on per account and not across all accounts under relationship.
- In case of fixed deposit withdrawal (fully or partially) before its maturity date and upon the bank's approval, interest will not be paid for the withdrawn amount for the period between the deposit date and the withdrawal date.
- The bank reserves the right at any time to change fees, charges, terms and conditions without prior notice.



Payments Services (Manual)	
<b>Outward Telegraphic Transfer</b>	
Local Currency Fund Transfer anywhere in Qatar	QAR 90
Own Account Transfers within AB in Qatar	Free
Book Transfers within AB in Qatar	Free
Transfer to AB - MENA Countries in respective currencies	QAR 125
Outward Telegraphic Transfers via SWIFT for all other currencies and countries	QAR 150 for All Other Currencies.
Correspondent Bank Charges on Outward Remittances with details of charges on account of Remitter (Charge type OUR)	QAR 100
Foreign Exchange Service Fee	2% of amount
Recalling of Funds Transfer remitted	QAR 100
Payment Amendment	QAR 100
Payment/Transfer Returned due to details discrepancy	QAR 100
<b>Banker's Cheques/Drafts Issuance</b>	
Cashier's Order Cheque in Local Currency QAR	QAR 25
Demand/Banker Draft in any Foreign Currency	QAR 50
<b>Corporate Salary Transfer</b>	
Salary Transfer to AB QAR	Free
Salary Transfer to other local Banks	QAR 5 per salary transfer , (Max. QAR 500 - Min. QAR 50)
Salary Transfer through WPS (within AB Qatar Or to other local banks) for each file	10 workers or less QR 50 11-50 workers QR 100 51-100 workers QR 200 101-200 workers QR 300 201-300 workers QR 400 301-500 workers QR 500 501-1000 workers QR 600 1001-2000 workers QR 700 2001-3000 workers QR 800 3001-4000 workers QR 900 4001-5000 workers QR 1000 5001 workers and above QR 1100
<b>Channel Services</b>	
<b>ArabiConnect - Internet Banking for Viewing Module</b>	
Monthly Subscription Fees	QAR 100
Additional Token (First Three Users Vasco Tokens are free)	QAR 100
<b>ArabiConnect - Internet Banking for Transacting Module</b>	
Monthly Subscription Fees	QAR 200
Additional Token (First Five Users Vasco Tokens are free)	QAR 100
<b>MT 940 Message Generation</b>	
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
<b>Payments Services (Electronic) via Online - ArabiConnect</b>	
<b>Outward Telegraphic Transfer</b>	
Local Currency Fund Transfer anywhere in Qatar	QAR 80
Own Account Transfers within AB in Qatar	Free
Book Transfers within AB in Qatar	Free
International Outward Telegraphic Transfers.	QAR 110

Copy of Payment Advice (Swift image)	Free
<b>Banker's Cheques/Drafts Issuance</b>	
Cashier's Order Cheque in Local Currency QAR	QAR 25
Demand/Banker Draft in any Foreign Currency	QAR 50
<b>Corporate Salary Transfer</b>	
Salary Transfer to Arab Bank account holder	QAR 5 per employee
Salary Transfer to other local bank beneficiary	QAR 25 per employee
Salary Transfer through WPS	10 workers or less QR 50 11-50 workers QR 100 51-100 workers QR 200 101-200 workers QR 300 201-300 workers QR 400 301-500 workers QR 500 501-1000 workers QR 600 1001-2000 workers QR 700 2001-3000 workers QR 800 3001-4000 workers QR 900 4001-5000 workers QR 1000 5001 workers and above QR 1100
<b>Other Services</b>	
Cheque Image	Free
Statement Images	Free
Accounts Sweeps	Free

**Notes:**

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

Collections Services	
<b>Inward Telegraphic Transfer</b>	
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
<b>Cheques/Drafts</b>	
Local Cheque Clearing	Free
<b>Post Dated Cheque "Custodial Services" per instrument (for borrowing and non-borrowing customer)</b>	
Warehousing Lodgment (per cheque)	QAR 20
Cheque Withdrawal Charges / Pull-out (per cheque)	QAR 20
PDC Special Reports in Hardcopy - Monthly	QAR 25
Special Cheque Clearing per instrument	QAR 50
<b>Draft Collection in Foreign Currency</b>	
Outward Collection in Foreign Currency/ International	0.125% of draft value or minimum QAR 350, Equivalent in other currency plus collection charges QAR 150
Inward Clean Collection Cheques from Arab Bank Branches/ Domestic	QAR 50 or equivalent in other currency plus collection charges 100



Special Instructions	
<b>Standing Instruction / Sweep per account - Manual Request</b>	
One Time Initial Set-up	QAR 50
Amendment	QAR 50
Cancellation	QAR 25
Standing order execution fees	QAR 10 (per execution)
Penalty fee for insufficient funds to effect Standing Instruction Payment to other banks	QAR 50

\* Standing Instruction to effect payments favoring other banks will incur additional outward telegraphic transfer charges.

Trade Finance Services - Fees & Charges	
<b>Import LC's</b>	
Issuance commission	0.5% flat for the first three month up to QAR 500,000 0.2% flat above QAR 500,000. 0.0625% flat on monthly basis for the total LC amount above 3 months Min QAR 1,000
Amendment commission (Extend validity/ increase in amount)	Same as issuance with min QAR 500
Amendment Charges (Non-Financial)	QAR 500 plus Swift charges
Acceptance commission	2% pa on periodical basis, Minimum QAR 1,000
Foreign Exchange Service Fee	2% of the amount
Issuing shipping Guarantee and D/O	0.25% per month of invoice value with min of QAR 700
Cancellation Charges	QAR 300
Swift	QR 350 (by SWIFT - full) QR 175 (by SWIFT - brief)
Discrepancies	USD 100
Payment Commission	QAR 200
Draft LC preparation	QAR 250
<b>Export LC's</b>	
Transferred LC draft preparation	QAR 250
Pre-Examination of the export documents presentation	QAR 500
Advising	QAR 350
Confirmation	Charge based on issuing Bank/Country considerations; calculated on the LC amount plus any usance period. (Minimum QAR 500)
Amendment	QAR 500
Acceptance	0.125% per quarter minimum QAR 500
Negotiation	0.125% per quarter minimum QAR 500
Transferring	0.25% flat for the first three month up to QAR 500,000 0.1% flat above QAR 500,000. 0.0625% flat on monthly basis for the total LC amount above 3 months Min QAR 1,000
Handling/ Discrepancies	QAR 500
Swift	QR 350 (by SWIFT - full) QR 175 (by SWIFT - brief)

Discounting commission	Charge considered on a case by case basis, based on the issuing bank and country risk considerations
Courier	QAR 25 within Qatar QAR 250 outside Qatar
<b>Bills for Collection</b>	
Collection commission	- For the first US\$ 100,000 (or equivalent amount): 0.50% per amount - For the remaining balance above US\$ 100,000 (or equivalent): 0.25% per amount. With minimum fee of QR 500
Swift charges	QAR 250
Courier charges	QAR 100 within Qatar QAR 250 outside Qatar
Documents or cheque return	0.125% per amount with minimum US\$ 100
Documents Guaranteed acceptance /settlement	0.125% per amount with minimum charge QAR 400
Foreign Exchange Service Fee	2% of amount
Amendment charges	QAR 200
Documents or cheque return for Arab Bank Branches	QAR 100
Postage Charges	QAR 15
<b>LGs</b>	
Issuance, Extensions, Amount Increase ( customer LGs)	2% p.a (min.QAR 1,000) Calculation of commission is based on quarters or any part of a quarter
Banks L/Gs	As per credit approval with min USD 200
Branches L/Gs	25% of their commission
Non financial amendment (including reduction in amount)	QAR 500
Mail charges	QAR 100 within Qatar QAR 250 outside Qatar
Swift charges ( customers)	QR 350 (by SWIFT - full) QR 175 (by SWIFT - brief)
Banks & Branches	USD 50
Special Text Fee	QAR 300

#### 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 it 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 relationship.