

# Tariff and Charges - Corporate Banking

| Account Services   |   |
|--|---|
| Current Account  |   |
| Yearly Account Administration Fees (all types of accounts excluding WPS Salary accounts) | QAR 1,000   |
| <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 50<br>50 Leaves - QAR 75<br>In case of urgent delivery, QAR 50 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 1,000 per cheque<br>Represent, effects not cleared: QAR 800 per cheque<br>Other technical reasons: QAR 350 per cheque |
| Statement of Account per Cycle   | Free  |
| Reprint of Duplicate Statement:  | QAR 50/month (up to 6 months)<br>/QAR 100/month (beyond 6 months)   |
| Call Account   |   |
| Yearly Account Administration Fees   | QAR 1,000   |
| <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)<br>/QAR 100/month (beyond 6 months) |
| Miscellaneous  |   |
| 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 within 30 days of expiry                                       | QAR 500 monthly   |
| 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 USD   | 0.5% Minimum QAR 50   |
| Other Currency   | 1% Minimum QAR 50   |
| Activation of Dormant Account  | QAR 200   |
| Activation / Re-opening of Closed Account  | QAR 200   |
| 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.
- Premature withdrawal of Fixed Deposit will be subject to penalty as per bank policy set part of Bank terms & conditions.
- 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<br>11-50 workers QR 100<br>51-100 workers QR 200<br>101-200 workers QR 300<br>201-300 workers QR 400<br>301-500 workers QR 500<br>501-1000 workers QR 600<br>1001-2000 workers QR 700<br>2001-3000 workers QR 800<br>3001-4000 workers QR 900<br>4001-5000 workers QR 1000<br>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<br>11-50 workers QR 100<br>51-100 workers QR 200<br>101-200 workers QR 300<br>201-300 workers QR 400<br>301-500 workers QR 500<br>501-1000 workers QR 600<br>1001-2000 workers QR 700<br>2001-3000 workers QR 800<br>3001-4000 workers QR 900<br>4001-5000 workers QR 1000<br>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   |                        |
|--|------------------------|
| Standing Instruction / Sweep per account - Manual Request                                |                        |
| 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                    |   |
|--|---|
| Import LC's  |   |
| Issuance commission  | 0.5% flat for the first three month up to QAR 500,000<br>0.2% flat above QAR 500,000.<br>0.0625% flat on monthly basis for the total LC amount above 3 months<br>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)<br>QR 175 (by SWIFT - brief)   |
| Discrepancies  | USD 100   |
| Payment Commission   | QAR 200   |
| Export LC's  |   |
| 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<br>0.1% flat above QAR 500,000.<br>0.0625% flat on monthly basis for the total LC amount above 3 months<br>Min QAR 1,000 |
| Handling/ Discrepancies                                    | QAR 500   |
| Swift  | QR 350 (by SWIFT - full)<br>QR 175 (by SWIFT - brief)   |
| Discounting commission                                     | Upon CIB team   |
| Courier  | QAR 25 within Qatar<br>QAR 250 outside Qatar  |

| Bills for Collection                                    |  |
|---|--|
| Collection commission                                   | - For the first US\$ 100,000 (or equivalent amount): 0.50% per amount<br>- For the remaining balance above US\$ 100,000 (or equivalent): 0.25% per amount.<br>With minimum fee of QR 500 |
| Swift charges   | QAR 250  |
| Courier charges   | QAR 100 within Qatar<br>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   |
| LGs   |  |
| 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<br>QAR 250 outside Qatar  |
| Swift charges ( customers)                              | QR 350 (by SWIFT - full)<br>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 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 relationship.

