

Personal Accounts

Current / Savings / Deposit Account

Fees & charges	Retail	Premium	Elite
Minimum Monthly Average Balance Required	Free of Charge		
Minimum Balance Commission	Free of Charge		
Inactive/Dormant Account Charges	QAR 10/- Per Month (if Balance < QAR 500/-)		
Account Closing Fees	QAR 50/- (if Account is Closed within 1 year)		
Overdraft Fees	QAR 50/- per month		

Account Statement

Authentication of Statement	QAR 10/- Per Statement	Free of Charge
Statement copy from 1 year up to 5 years	QAR 10/- Per Statement	Free of Charge
Statement copy for over 5 years	QAR 20/- Per Statement	Free of Charge

Other Charges

QAR Cash Withdrawal from Current/ Savings account using Counter Cheque (if Withdrawal Amount < QAR 1,000/-)	QAR 10/-	Free of Charge
Foreign Currency Cash Withdrawal	1% of the Withdrawal Amount	
Copy of Cheques (Less than 1 Year Old)	QAR 10/- (Per Item)	Free of Charge
Copy of Cheques (More than 1 Year Old)	QAR 20/- (Per Item)	Free of Charge

Cheques

Cheque Issuance

Cheque Book Issuance (25 leaves) (First cheque book issuance is free if requested at the time of account opening)	QAR 15/-	Free of Charge
Cheque Book Issuance (50 leaves)	QAR 18/-	Free of Charge

Note: For Arabi Premium, 1 Cheque Book per annum is Free of Charge

Cheque Collection

Local Currency Cheque Collection (Outward)	QAR 5/-
Foreign Currency Cheque Collection (Outward)	QAR 145/-

Bank Draft

Banker's Cheque Issuance (QAR)	QAR 10/-
Bank Draft Issuance (Foreign Currency)	QAR 10/-

Returned Cheques

No Funds / Insufficient Funds	QAR 400/-
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Stop Payment

Stop Payment of Cheque (for each Cheque)	QAR 25/-
Stop Payment of Entire Cheque Book	QAR 100/-
Stop Payment of Banker's Cheque / Bank Draft (All Currencies)	QAR 50/-

Other Charges

Special Clearing Fees (through ECC) (Per Cheque)	QAR 50/-
Post Dated Cheques processing (Per Cheque)	QAR 5/-
Cheque Book Destruction Fees for Uncollected Cheque Books exceeding 3 months (charges per cheque book)	QAR 25/-

Other Account Services

Miscellaneous

Certificate / Letter Issuance Fee	QAR 25/-	Free of Charge
Safe Deposit Box Rent - Small Size (Per Annum)	QAR 500/-	
Safe Deposit Box Rent - Medium Size (Per Annum)	QAR 700/-	
Safe Deposit Box Rent - Medium Large Size (Per Annum)	QAR 1000/-	
Safe Deposit Box Rent - Large Size (Per Annum)	QAR 1200/-	
Credit Bureau Report for Loans / Cards	QAR 100/-	
Credit Bureau Report for Returned Cheques	QAR 5/-	Free of Charge

Remittances

Inward Remittances

Inward Remittance Fee	Free of Charge
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Outward Remittances ***

Outward remittances in QAR to Banks in Qatar		
For Transfer Amount Less than QAR 100/-	QAR 0.60	* For Elite, Only 1 Transfer Per Month is Free of Charge. For all other transfers, Charges as applicable for Retail/Arabi Premium will Apply
For Transfer Amount From QAR 100/- Upto QAR 1 Million	QAR 3/-	
For Transfer Amount Exceeding QAR 1 Million	QAR 4/-	
Outward 'Fawran' transfers in QAR to Banks in Qatar		
For Transfer Amount Up to QAR 1,000/-	QAR 0.50	
For Transfer Amount Exceeding QAR 1,000/- Upto QAR 50,000	QAR 2	
Outward remittances (QAR/FCY) to Banks Outside Qatar	QAR 15/-	* For Elite, Only 1 Transfer Per Month is Free of Charge. For all other transfers, Charges as applicable for Retail/Arabi Premium will Apply
Outward remittances (QAR/FCY) to Arab Bank Branches Outside Qatar through Arabi Access Service	QAR 10/-	Free of Charge
Outward remittances (QAR/FCY) to Banks Outside Qatar for Low Salary Accounts	QAR 10/-	Free of Charge
Return of Outward Transfer	Free of Charge	
Transfer Charges through Arabi Online (Internet Banking)	Standard Tariff Applies	

Additional Charges

Standing Order Fee for effecting a transfer favouring a Bank inside Qatar	QAR 10/-	Free of Charge
Standing Order Fee for effecting a transfer favouring a Bank outside Qatar	QAR 20/-	Free of Charge
Order Transfers from AB Branches outside Qatar (Payment Order)	QAR 100/-	Free of Charge
*** For Payroll Extra Accounts - First QAR Outward Transfer to a Bank in Qatar during a month is Free of Charge		
*** For Arabi Premium Accounts - First Outward Transfer during a month is Free of Charge		

Loans

Personal Loans

Application Processing Fees	Free of Charge
Installment Deferment Charges	QAR 50/-
Late Payment Fees	Free of Charge
Rescheduling fees	QAR 250/-
Top Up Fees	Free of Charge
Life Insurance Service	1% of Loan amount

Mortgage Loans

Application Processing Fees	1% (of the Approved Loan Amount)
Installment Deferment Charges	QAR 50/-
Late Payment Fees	Free of Charge
Rescheduling fees	QAR 250/-
Top Up Fees	1% (of the Approved Top Up Amount)

Auto Loan

Application Processing Fees	Free of Charge
Installment Deferment Charges	QAR 50/-
Late Payment Fees	Free of Charge
Rescheduling fees	QAR 250/-

Additional Charges

Early Settlement Fee (For Loans against Salary Transfer only)	Free of Charge
Early settlement Fee (Partially / Fully) (Other than Loans against Salary)	1% (of Loan Amount Settled)

Cards

Credit Cards

Credit Card Issuance Fee (One Time)	Free of Charge		
Primary Visa Signature Credit Card Issuance Fee (One Time)	QAR 960/-	QAR 960/-	Free of Charge
Primary Internet Card - Annual Fee	QAR 50/-	QAR 50/- (First Year Free)	Free of Charge
Primary Visa Classic Card - Annual Fee	QAR 100/-	QAR 100/- (First Year Free)	Free of Charge
Primary Visa Gold Card - Annual Fee	QAR 200/-	QAR 200/- (First Year Free)	Free of Charge
Primary Visa Royal Jordanian Card - Annual Fee	QAR 300/-	QAR 300/- (First Year Free)	QAR 150/-
Primary Visa Platinum Card - Annual Fee	QAR 500/-	QAR 500/- (First Year Free)	Free of Charge
Primary Visa Signature Card - Annual Fee	QAR 960/-	QAR 960/-	Free of Charge
Primary MasterCard Titanium Card - Annual Fee	QAR 300/-	QAR 300/- (First Year Free)	QAR 150/-
Supplementary Credit Card Issuance Fee (One Time) - (Except Visa Signature Card)	Free of Charge		
Supplementary Visa Signature Credit Card Issuance Fee (One Time)	QAR 500/-	QAR 500/-	Free of Charge
Supplementary Visa Signature Card - Annual Fee	QAR 500/-	QAR 500/-	Free of Charge
Card Replacement Fee (Lost or Damaged)	QAR 100/-		Free of Charge
PIN Replacement Fee	QAR 50/-		Free of Charge
Commission on Purchase Transaction inside Qatar	Free of Charge		
Foreign Exchange Commission on Cash Withdrawals / Purchases for usage outside Qatar	3%		
Cash Advance Fees	4% - Minimum QAR 25/-		
Over limit Fees	QAR 100/- per month		
Late Payment Fee	Free of Charge		

Cards

ATM Cards

ATM Card / Himyan Debit Card Issuance Fee (First Time)	Free of Charge	
ATM Card - Annual Fee (Primary / Supplementary Card)	Free of Charge	
Supplementary Card Issuance Fee	QAR 50/-	Free of Charge
Card (ATM / Himyan) Replacement Fee (Lost or Damaged)	QAR 50/-	Free of Charge
PIN Re-issuance Fee	QAR 10/-	Free of Charge
Commission on Purchase Transaction inside Qatar	Free of Charge	
Foreign Exchange Commission on Cash Withdrawals / Purchases for usage outside Qatar	4%	
Cash Withdrawal Fee - Local - NAPS	Free of Charge	
Cash Withdrawal Fee - Gulf Countries - GCCNet	QAR 6/- (Per Transaction)	
Cash Withdrawal Fee - International - VISA	QAR 15/- (Per Transaction)	

Additional Charges

International Courier Fee (ATM/CC - Cards / Pins)	QAR 100/-	Free of Charge
ATM Card Destruction Fees for Uncollected ATM Cards exceeding 2 months (charges per Card)	QAR 50/-	Free of Charge

E-channels

Arabi Online (Internet Banking)

All Applicable Services	Standard Tariff for the Services Applies
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Hala Arabi (Phone Banking)

All Applicable Services	Standard Tariff for the Services Applies
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ATM

All Applicable Services	Standard Tariff for the Services Applies
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