

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		of the Withdrawal 1% 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 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

Cheque Returned Due to Reason: Insufficient Funds		First Time: QAR 400/- Second Time (for same cheque): QAR 400/- Third Time (for same cheque): 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/-	

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 Transfer Amount From QAR 100/- Up to QAR 1 Million		QAR 3/-	
For Transfer Amount Exceeding QAR 1 Million		QAR 4/-	

* For Elite, Only 1 Transfer Per Month is Free of Charge. For all other transfers, Charges as applicable for Retail/ Premium will apply

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/- Up to QAR 50,000		QAR 2	
Outward remittances (QAR/FCY) to Banks Outside Qatar		QAR 15/-	
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 favoring a bank inside Qatar	QAR 10/-		Free of Charge
Standing Order Fee for effecting a transfer favoring 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 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 Fee)	Free of Charge
Primary Visa Classic Card - Annual Fee	QAR 100/-	QAR 100/- (First Year Fee)	Free of Charge
Primary Visa Gold Card - Annual Fee	QAR 200/-	QAR 200/- (First Year Fee)	Free of Charge
Primary Visa Royal Jordanian Card - Annual Fee	QAR 300/-	QAR 300/- (First Year Fee)	QAR 150/-
Primary Visa Platinum Card - Annual Fee	QAR 500/-	QAR 500/- (First Year Fee)	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 Fee)	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	
Me to me card transfer transaction from AB Card holder (AFT - Account Fund Transfer)		Free of Charge	
Card transfer transaction to AB Card holder (OCT - Original Credit transaction)		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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ATM

All Applicable Services		Standard Tariff for the Services Applies	
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