



Tariff of Charges for QNB Singapore.

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qnb.com

Current Accounts

Minimum Deposit for Opening Current Accounts

SGD Current Account	SGD5,000
USD Current Account	USD3,000
EUR Current Account	EUR2,500
QR Current Account	QR15,000

Monthly Service Charge for Current Accounts

For average monthly balances below:

SGD5,000.00	SGD20
USD3,000.00	USD15
EUR2,500.00	EUR10
QR15,000.00	QR80
AED15,000.00	AED80

Issuance of Cheque Books	SGD10 Per Book
Stop Cheque Payment	SGD30 Per Cheque

Call Accounts

USD Call Account	USD100,000
EUR Call Account	USD100,000 equivalent

Fixed Deposit Accounts

Placement

USD Fixed Account	USD50,000
EUR Fixed Account	minimum term 1 month
SGD Fixed Deposit	EUR45,000, minimum term 1 month
	SGD250,000 minimum term 1 month
	SGD1,000,000 minimum term 1 week

Breaking of Fixed Deposit Prior to Maturity

Placement less than 30 days - no interest will be paid + Charges USD50 eqv.

Placement more than 30 days - less break funding cost and charges USD50 eqv

Withdrawal

Payment to depositor - handling commission	Free
Payment to third party - handling commission	0.125% min SGD30 max SGD200
Telex/SWIFT cost	SGD40
Local MEPs transfer	SGD30

Deposits/Withdrawals in Foreign Currencies

Cash Deposits/Cash Withdrawals	1%, minimum SGD60
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Statement of Accounts

Within the last 12 months	SGD10 per page for duplicates
Over 1 year	SGD30 per page for duplicates plus retrieval costs
Over 5 years	SGD50 per page for duplicates plus retrieval costs

Account Closure

Within 6 months from opening date	SGD100
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Collection of Foreign Currency Cheques

If proceeds are paid in the same foreign currency	Handling commission: 0.125% min SGD60 max SGD200 plus correspondent bank charges Commission in lieu of exchange: 0.125% min SGD60 for borrowing account 0.25% min SGD60 for non-borrowing account
If proceeds are paid in a different currency	Handling commission: 0.125% min SGD60 max SGD200 plus correspondent bank charges

Standing Orders

Transfer to other banks	SGD35 per transfer to local bank
Balance and Sweep Orders	SGD120 per month
Cancellation	Free provided 5 business days' notice given

Remittances

Inward

Handling commission	SGD20 per remittance in SGD SGD30 per remittance in foreign currencies
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Outward

Handling commission	Handling commission: 0.125% min SGD60 max SGD200 Commission in lieu of exchange: 0.125% min SGD60 for borrowing account 0.25% min SGD60 for non-borrowing account SGD40 per SWIFT/Telex
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If proceeds are paid in a different currency	Handling commission: 0.125% min SGD60 max SGD200 plus correspondent bank charges SGD40 per SWIFT/Telex
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Local MEPs transfer	SGD30 per transfer
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Miscellaneous

Audit confirmation letter	Within 1 year - SGD50 per confirmation More than 1 year - SGD100 per confirmation
Hold Mail facility	Subject to special approval, handling charge SGD200 per annum
Credit enquiries	Reciprocity basis, otherwise free
Fax messages at customer's request	SGD5 per page for local; SGD10 per page for overseas

Import Letters of Credit

Issuance	0.125% per month or part thereof, min 0.25% but not less than SGD100 (or SGD200 for back-to-back LC)
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Amendment

Extension of expiry date	0.125% per month or part thereof, min SGD75
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Increase in amount	0.125% per month or part thereof on the increment min 0.25% but not less than SGD75
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Other amendments	SGD75
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Cancellation	SGD75
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SWIFT	3 Pages or less USD80, more than 3 page incremental page USD32 per page
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Drawings under LC	
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Acceptance/deferred payment commission	0.125% per month or part thereof from LC expiry date until maturity of bill (min SGD75)
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Excess drawing	0.125% per month or part thereof min 0.25% or SGD75
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Handling Commission	USD55
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Shipping Guarantees

Documents routed through bank	SGD50
Documents not routed through bank	0.125% min SGD100
Unredeemed Shipping Guarantee	0.125% per month min SGD100 (2 months after date of issuance)

Export Letters of Credit

Advising	
Advising of Original LC and Amendment LC	SGD60

Confirmation	Subject to arrangement, min SGD170
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Amendment	
Extend validity/increase amount (confirmed LC)	Subject to arrangement, min SGD170

Other amendments	SGD40
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Transfer

Full/partial transfer, increase in amount
0.125% min SGD150
for borrowing account
0.25% min SGD300
for non-borrowing account

Negotiation

Handling commission:
0.125% min SGD100

Commission in lieu of exchange:
0.125% min SGD60
for borrowing account
0.25% min SGD60
for non-borrowing account

Acceptance/deferred payment
(if draft drawn on us or LC confirmed by us)

Subject to arrangement,
min SGD100

Countersign Letter of Indemnity

0.125% min SGD75

SWIFT

USD32

Postage

SGD20

Courier

SGD60 (Local)/
USD60 (International)

Reimbursement

0.125% min SGD100

Tender/Performance/Payment Guarantees

Issuance

Financial guarantees/standby Letters of Credit
2% per annum, min SGD200

Other Banker's guarantee - non-credit
substitute/performance guarantee

validity upto 1 year:
1% min SGD200
Validity more than 1 year: 1.5% pa
or part thereof min SGD200

Amendment

on amount or on expiry

same as issuance commission

other amendments

SGD75

Telex/swift

USD32

Postage

SGD20

Courier

SGD60 (Local) /
USD60 (International)

Inward/Outward Documentary Bills for Collection

Documents handling

Handling commission :0.125%
min SGD100
Commission in lieu of exchange:
0.125% min SGD60 for borrowing
account
0.25% min SGD60 for non-
borrowing account

Overdue bill

SGD100 (exceeding 2 months
after date of payment)

Telex /Swift

USD32

Postage

SGD20

Courier

SGD60 (Local)/
USD60 (International)

Free of payment

handling commission :
0.125% min SGD100

Protest fee

Legal fees + SGD50