



Tariff of Charges for Islamic Retail Customers

Effective date: 07 December 2021

The following is a listing of our standard tariff charges relating to the retail Islamic banking products and services offered by QNB London. Branches in our overseas network each issue their own tariff charges and therefore, this standard tariff relates only to your business with QNB London.

This tariff of charges does not cover our home purchase plan product. Please see the separate tariff guides for each of that product for more information.

All of our products and services are subject to terms and conditions.

Account Related Services	Fee
Account Opening	Free
Dormant Account Fee*	£25 per month
Monthly Minimum Average Balance Fee**	£25 per month
Copy Statements	Free
Status enquiry / Reference letter	£25
Statement of Profit Payments	£20
Audit Letter (Plus VAT)	£50
Account closure	Free
<i>*Accounts Dormant for more than 12 months with NIL balance will be closed automatically. Effective as of December 7, 2021</i>	
<i>**Collected each month from Customer's accounts which experienced, in previous month, a drop in average balance below minimum level of GBP 20,000 or equivalent in other currencies. Effective as of December 7, 2021</i>	

Transaction Fees	Fee
Cheques	
Cheque Book Issuance*	Free
Cheque Returned to us unpaid	£15
Cheque Unpaid due to Lack of Funds	£25
Banker's Draft	£25
Funds Transfers	
Payment of invoice	£25
Same day payments (CHAPS) – Amounts over £10,000	£25
International payments**	£35
Faster payment (Amounts less than £10,000 within UK)	Free
Transfers in Other Currencies (Any amount within the UK)	£35
Transfer between accounts held with QNB London	Free
Please note our cut-off times for processing payments are:	
For requests receive by the Branch	11:30 a.m.
For payment requests using online banking	3:00 p.m.
<i>Note: Requests received after these cut-off times will be processed on the next working day.</i>	
Direct Debits and Standing Orders	
Set up new Direct Debit***	Free
Unpaid Direct Debit (due to insufficient account balance)	£25
Set up new Standing Order	Free
Amend / Cancel existing Standing Order	Free
Unpaid Standing Order	£25

* Cheque Books uncollected within 60 days of issuing will be destroyed.

** All correspondent bank charges incurred by the Bank will be debited to the customer's account as received.

***Direct Debits must be set up and cancelled with the service provider directly.

Cards Services	Fee
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Charge Card

Capital Gold Visa or Mastercard	£200
QNB Mastercard	£200
Capitol Infinite Visa	£500
Capitol Infinite Horizon Visa	£1,000
Card Re-issuing fee	Free
PIN Re-issuing fee	Free
Emergency Card re-issue fee	£50
Emergency PIN re-issue fee	£50

Debit Card

Annual Subscription	Free
Card Renewal / Reissue	Free
PIN Reissue	Free
*ATM Cash Withdrawals – UK	Free
*ATM Cash Withdrawals – outside of UK	£2
Point of Sale Purchases	Free

** Some banks may apply their own fees for withdrawals made from their ATMs.*

Cash Services*	Fee
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GBP cash withdrawal from QNB London account	Free
Foreign Currency Purchase	1% - Min £10 / Max £100
QNB Qatar Account Cash Withdrawal	Free
QNB Emergency Cash Service	1% - Min £25 / Max £500

**All cash services are available to QNB London account holders or customers of QNB First or Private Banking only and are subject to London Branch cash limits. Emergency Cash Service is subject to senior management approval.*

Online Banking Services

Register for Internet Banking	Free
Register for Mobile Banking	Free
Register for SMS alerts	Free
Link QNB Group Accounts (GID)	Free
Online Funds Transfer – GBP in the UK	Free
Online Funds Transfer – Other Currencies in the UK	£35
Online Funds Transfer – Outside the UK	£35
Online Transfer between QNB Group Accounts	Free
SEPA Credit Transfer	£35

Additional Services and Charges	Fee
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Branch Safety Deposit Box (plus VAT)	
• Small (10" x 3" x 24")	£150 p.a.
• Medium (10" x 5" x 24")	£200 p.a.
• Large (10" x 10" x 24")	£250 p.a.
Branch safety deposit box - Lost keys (+VAT)	£250

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