

## Tariff of Charges - Corporate Banking

Updated August 2019

### General Terms and Conditions:

- Charges quoted for products and services are subject to change without prior notice.
- The Bank reserves the right to levy additional charges for services at its sole discretion.
- The currency charges mentioned in this schedule are in Qatari Riyals unless otherwise stated.

Products	Charges																												
<b>ACCOUNT SERVICE FEE</b>																													
Current Account - Minimum Balance fee	<table border="1"> <thead> <tr> <th>CURRENCY</th> <th colspan="2">MIN BALANCE REQUIRED</th> <th>CHARGES APPLIED</th> </tr> </thead> <tbody> <tr> <td>QAR</td> <td>50,000.00</td> <td>Qatari Riyal Fifty Thousand</td> <td>500.00</td> </tr> <tr> <td>USD</td> <td>10,000.00</td> <td>United states Dollar Ten Thousand</td> <td>100.00</td> </tr> <tr> <td>GBP</td> <td>10,000.00</td> <td>Pound sterling Ten Thousand</td> <td>100.00</td> </tr> <tr> <td>EUR</td> <td>10,000.00</td> <td>Euro Ten Thousand</td> <td>100.00</td> </tr> <tr> <td colspan="4"><b>FOR NEW ACCOUNTS</b></td> </tr> <tr> <td>QAR</td> <td>100,000.00</td> <td>Qatari Riyal One Hundred Thousand</td> <td>500.00</td> </tr> </tbody> </table>	CURRENCY	MIN BALANCE REQUIRED		CHARGES APPLIED	QAR	50,000.00	Qatari Riyal Fifty Thousand	500.00	USD	10,000.00	United states Dollar Ten Thousand	100.00	GBP	10,000.00	Pound sterling Ten Thousand	100.00	EUR	10,000.00	Euro Ten Thousand	100.00	<b>FOR NEW ACCOUNTS</b>				QAR	100,000.00	Qatari Riyal One Hundred Thousand	500.00
	CURRENCY	MIN BALANCE REQUIRED		CHARGES APPLIED																									
	QAR	50,000.00	Qatari Riyal Fifty Thousand	500.00																									
	USD	10,000.00	United states Dollar Ten Thousand	100.00																									
	GBP	10,000.00	Pound sterling Ten Thousand	100.00																									
	EUR	10,000.00	Euro Ten Thousand	100.00																									
	<b>FOR NEW ACCOUNTS</b>																												
QAR	100,000.00	Qatari Riyal One Hundred Thousand	500.00																										
<p>Fee will not be charged to:</p> <ol style="list-style-type: none"> <li>1. Borrowing customers i.e. financing, cash line, LC, Gtees, etc.</li> <li>2. Customers with Call accounts or Fixed Deposits of minimum balance of QAR 500K for the month.</li> </ol>																													
Standard Call Account	Minimum balance for profit rate QAR 100,000/ USD 25,000/ GBP 20,000/ EUR 20,000. Zero profit rate for balance less than these amounts.																												
Fixed Deposit. Minimum opening balance required	Minimum FD amount QAR 100,000/USD 25,000/ GBP 20,000/ EUR 20,000.																												
Dormant account	QAR 250/- per month ( after 12 months of no activity on account)																												
Breaking of the deposit prior to maturity / Premature encashment / Closure.	Forfeit all accrued profit. Minimum charge of QAR 100 (closed within 6 months of opening)																												
<b>ISSUANCE OF LETTERS AND CERTIFICATES</b>																													
Letter to the Ministry of Business and Trade for Under Formation Companies	QAR 250/-																												
Balance Certificate	QAR 100/-																												
Signature verification	QAR 25/- per item																												
Audit Confirmation letter	QAR 250/-																												
Trade and Credit Information (TCI) / Status Report	QAR 250/-																												
Liability letter to other bank	QAR 500/-																												
Other Certificates/Letters	QAR 100/-																												
Verification of letter information ( account details)	QAR 100/-																												
<b>ACCOUNT MANDATE AND MAINTENANCE</b>																													
Amendment to Account Titles	No Charge																												
Additional sub-account	QAR 200/- for non-borrowing customers																												
Change of signatories	QAR 200/- for non-borrowing customers																												
Dormant Account Reactivation	QAR 250/-																												
Signature Verification (External to IBQ)	QAR 25/- per item																												
Penalty charges for non-submission of renewed CR certificates within 30 days of expiry	QAR 100/- to be charged after printing the CR from the portal of Ministry of Business & Trade. QAR 100/- per month to be charged if the CR is not renewed.																												
Penalty for Non submission of other mandatory documents from time to time	No Charge																												
Late fee for non-renewal of expired account mandate documentation	QAR 250/- per month, per account – for more than 30 days																												
Account Closure within 6 months of opening	QAR 100/-																												
Hold Mail Charge	QAR 500/- per annum																												
Getting expired documents from Ministry of Business and Trade	QAR 100/-																												
<b>MAILING CHARGES</b>																													
Local Mailing Charges	QAR 40/-																												
International Mailing Charges	QAR 40/-																												
Courier Charges	QAR 50/- GCC Countries or actual cost whichever is greater																												

	QAR 100/- International or actual cost whichever is greater
International Fax Services	No Charge
Local Fax Services	No Charge
<b>STATEMENTS AND ADVICES</b>	
Monthly Statements	No Charge
E-Statements	No Charge
Duplicate Statement	QAR 100/- per month
Daily Statements	QAR 100/- per month
Weekly Statements	QAR 50/- per month
Outward – Bank account statements to other banks via SWIFT MT940	QAR 250/- per month
Inward – Bank account statements via SWIFT MT940	No Charge
Additional Statement Copy	QAR 75/- per statement month requested.
Certified/Authenticated statements	QAR 100/- per statement month requested.
Duplicate copy of Credit/Debit Advices	QAR 75/- per item
Retrieval of old records (per record)	QAR 75/- per item
Copy of SWIFT message (duplicate)	QAR 15/- per duplicate SWIFT copy
Fax advice for inward and outward remittance	No Charge
Email remittance advice for inward and outward	No Charge
<b>FUNDS TRANSFER (INWARD)</b>	
Transfer to accounts within the bank branches in Qatar	No Charge
Credit in Foreign Currency Account	No Charge
<b>FUNDS TRANSFER (OUTWARD) Same Day</b>	
Funds Transfer to beneficiary within ibq	QAR 10/-
Domestic Funds Transfer (in QAR only)	QAR 30/-Same Day value
International Funds Transfer- Same Day Value	QAR 100/-Same Day value USD 30/- : Debiting USD account-Same Day Value GBP 20/- : Debiting GBP account -Same Day Value EUR 25/- : Debiting EURO account-Same Day Value
International Funds Transfer – Spot Value	QAR 70/- Spot Value USD 25/- : Debiting USD account- Spot Value GBP 15/- : Debiting GBP account- Spot Value EUR 20/- : Debiting EURO account- Spot Value
Additional charges for Funds Transfers with payment in full	USD 30/- or equivalent plus related charges
Recall fund transfer	QAR 100/- per occurrence
Amendment to funds transfer	Investigation Fees QAR 100/-
SWIFT Enquiry	Investigation Fees QAR 100/-
Payment Cancellation	Investigation Fees QAR 100/-
Salary/Bulk Payments	QAR 10/- per transaction
Salary / Payroll Processing (up to 20 staff)	QAR 10/- per transaction
Salary / Payroll Processing (between 20-100 staff)	QAR 10/- per transaction
Salary / Payroll Processing (above 100 staff)	QAR 10/- per transaction
Individual international salary transfers	QAR 100/- per transaction
Bulk international salary payments	QAR 100/- per transaction
Demand Draft/Cashier Orders/Managers Cheque	QAR 75/- per Demand draft
Cancellation of Demand Draft/Cashier Orders/Managers Cheque	QAR 75/- per Demand Draft
Stop payment of Lost/Stolen Demand Draft/Cashier Order/Managers Cheque	QAR 50/-
Cash withdrawal from any foreign currency accounts	1% flat or QAR 50/- whichever is greater.
Cash deposit to any foreign currency accounts	1% flat or QAR 50/- whichever is greater.
Investigation charge (Internal)	QAR 100/-
<b>STANDING ORDER CHARGES</b>	
Setup of Standing Order	QAR 50/- per instruction
Amending Standing Order	QAR 50/- per instruction
Cancellation Standing Order	QAR 50/- per instruction
Transfer to beneficiary within bank (Third Party)	QAR 10/- plus related transfer charges
Domestic Funds Transfer	QAR 10/- plus related transfer charges
Fund Transfer to GCC Countries	QAR 10/- plus related transfer charges
International Fund Transfer	QAR 10/- plus related transfer charges
Non-Execution of SO due to insufficient funds	QAR 200/- per occasion
Balance Order/ Account sweep	QAR 25/- monthly, per account for sweep instruction
Balance Sweep orders – Amend	QAR 50/-
Balance Sweep orders - Cancel	No Charge
Monthly execution fee if between Barwa Bank accounts	Free
Monthly execution fee per standing order (to other local banks)	TT fee of QAR 40/-
Monthly execution fee per standing order (to international banks)	TT fee of QAR 85/-
<b>CHEQUES AND CHEQUE PROCESSING</b>	
Cheque Books (50 Leaves)	QAR 25/-
Custom Designed cheque books / Cheque leaves	Actual cost plus QAR 500/-
Hold and process Post Dated Cheque (PDC)	QAR 15/- per cheque

Cancellation of cheque book	QAR 25/-
Cancel Post Dated Cheque (PDC)	QAR 20/- per cheque
Bulk Cheque processing (25 cheques and above)	QAR 5/- per cheque
1 <sup>st</sup> representation of cheque (inward)	Free
2 <sup>nd</sup> representation of cheque (inward)	QAR 150/- per cheque
3 <sup>rd</sup> representation of cheque	QAR 250/- per cheque
Regular priority clearing (Same day)	No Charge
High Priority Outward Clearing (Within 2 hours up to 11am) for cheque value greater than QAR 250,000	QAR 100/-
Cheque Book Delivery through branch counters	No Charge
Cheque books by mail	QAR 20/-
Copy of Cheque within 1 year (Retrieval)	QAR 50/- per cheque
Copy of Cheque more than 1 year (Retrieval)	QAR 100/- per cheque
Cheque returned due to Insufficient Funds (1 <sup>st</sup> time)	QAR 600/- per cheque
Cheque returned due to Insufficient Funds (2 <sup>nd</sup> time)	QAR 600/- per cheque
Cheque returned due to Insufficient Funds (3 <sup>rd</sup> time)	QAR 600/- per cheque
Cheque returned due to technical reasons	QAR 20/- per cheque
Cheque returned due to other reasons	No Charge
Stop Payment of Cheque – per chq	QAR 25/-
Stop payment of cheque – Full book	QAR 100/-
Foreign Currency Cash Deposit Fee	1% flat or QAR 50 whichever is greater
Foreign Currency Cheque Collection if paid in QAR account	Bank's prevailing FCY buying rate at date of notification of receipt of funds and QAR 50 processing charges, plus correspondent bank's charges, if any
Foreign currency cheque collection if paid in foreign currency	USD 50 or (equivalent in FCY) as commission in lieu of exchange plus correspondent bank's charges, if any
Deposit (safe keeping) of postdated cheques	QAR 15/- per cheque
Cancellation of postdated cheques prior to maturity	QAR 5/- per cheque
Replacement/Premature Withdrawal of a discounted item	QAR 50/-
<b>E-CHANNELS</b>	
<b>ibqOnline</b>	
Installation Charges	QAR 500/- one time set up fee
Additional or Replacement Devices	QAR 600/- per device
Password Reset	No Charge
Additional System Administrator	QAR 200/- each
Additional Training Sessions	QAR 500/- per session
Monthly / Annual Service Charges	Enquiry Module: QAR 100/- Monthly Payments & Inquiry Module: QAR 100/- Monthly
International Remittances	QAR 40/-
Domestic Funds Transfer	QAR 20/-
Internal Funds transfer	No Charge
<b>WPS</b>	
Salaries through WPS	As per QCB
<b>SALARY CARD</b>	
Card Pin Replacement	QAR 50/-
Amendment /Query	QAR 50/-
<b>CORPORATE CHARGE CARDS</b>	
Annual Fee per card	QAR 500/-
Card renewal fee (per annum)	QAR 500/-
Cash Advance Fee	4% of value (QAR 100/- minimum)
PIN or card replacement (damaged, lost or stolen)	QAR 50/- per card / PIN
Providing copy of sales voucher	QAR 50/- per voucher copy
<b>TRADE SERVICES</b>	
Import L/C - Issuance of L/C	0.5% flat for 3 months plus 0.155% for each additional month (Minimum period 3 months, Minimum amount QAR 500/-)
Import L/C - Issuance of Standby L/C	Extend Validity - 0.165% for each additional month and SWIFT charges of QAR 150/- Minimum amount QAR 500/-)
Import L/C - L/C Amendment - Extension of expiry date	Extend Validity - 0.155% for each additional month and SWIFT charges of QAR150 Minimum amount QAR 500/-)
Import L/C - L/C Amendment - Increase in amount	Extend Validity - 0.155% for each additional month and SWIFT charges of QAR150/- Minimum amount QAR 500/-)
Import L/C - Other L/C Amendments	QAR 300/- plus SWIFT charges of QAR150/-
Import L/C - L/C Cancellation	QAR 500/-
Import L/C - Insurance Arrangement	QAR 100/-
Import L/C - Negotiation Commission	0.125% Minimum QAR 500/-
Import L/C - Discrepancy fees	Foreign Currency - USD100/- plus SWIFT charges of QAR150/- Local Currency - QAR 300/-
Import L/C - Acceptance Commission	2.00% per annum plus SWIFT charges of QAR150/- (minimum QAR 500/-)
Import L/C - Documents presented under expired DC	2% per annum,

Import L/C - Shipping Guarantee	Minimum 3 months or QAR 500/- whichever is higher. Swift Charges QAR 150/- With 100% cash margin QAR 250/- Without cash margin QAR 350/-
Import L/C - Delivery Order	With 100% cash margin QAR 250/- Without cash margin QAR 350/-
Import L/C - L/C related charges	LC by Swift QAR365/- Reminders by Swift QAR 100/- LC by Courier QAR 200/- LC by Postage QAR 70/-
Import L/C - L/C's Overdrawn	2% per annum, Minimum 3 months or QAR 500/- whichever is higher.
Import L/C & IBC - Safekeeping charges on discrepancy bills under L/C & IBC	QAR 500/- towards safe keeping charges on each bill remaining unpaid / unaccepted one month after issuance of bill advice or due date of such bills
Import Payment Charges	USD 150/- or QAR equiv.
Export L/C - Pre advice of L/C	QAR 250/-
Export L/C -Advising only	QAR 360/-
Export L/C - Advising adding confirmation (on Beneficiary's account)	Rates as per country/bank risk. Minimum 3 months or part thereof OR QAR 550 whichever is higher
Export L/C -Silent Confirmation	Rates as per country/bank risk. Minimum 3 months or part thereof OR QAR 550 whichever is higher
Export L/C - Export negotiation charges	0.125% of bill value minimum QAR250
Export L/C - Cancellation	QAR 500/-
Export L/C - Reimbursement (When Barwa bank is the reimbursing bank)	USD 100/- or QAR equiv.
Export L/C - Acceptance Commission (confirmed)	0.25% per quarter, min QAR 550/-
Export L/C transfer charges	With Substitution of beneficiary's invoice 0.125% flat. Without substitution of beneficiary's invoice. QAR 500/- Minimum QAR 750/-
Export L/C - Transfer of L/C with alteration/amendment	0.25% flat for 3 months thereafter 0.125% per month (Minimum USD 500/)
Export L/C - Export Discrepancy Charges	QAR 360/-
Export L/C - Amend/increase (confirmed L/C - charges on Beneficiary's account)	0.25% flat for 3 months thereafter 0.125% per month (Minimum USD 500/-)
Export L/C - Amendment Advising	QAR 300/-
Export L/C - Assignment of proceeds under L/C	QAR 500/-
Export L/C -Transfer of documents	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 1,000)
OBC - Negotiation	0.25% Minimum QAR 360/-
OBC -Bills Returned Unpaid	QAR 500/-
OBC - Amendment	QAR 300/-
OBC - Reimbursement charges	USD 100/- or QAR equiv.
OBC - Acceptance processed under collection	0.125% of bill value minimum QAR250
OBC - traces for unaccepted/overdue bill	QAR 100/-
OBC - free of payment	0.125% of bill value Minimum QAR 500/-, whichever is higher.
Import L/C collection & bills under collection - Handling Commission Doc. For collection	0.125% of bill value Minimum QAR 500/-, whichever is higher.
Import L/C collection & bills under collection - transfer docs. To other local bank	0.125% of bill value Minimum QAR 500/-, whichever is higher.
Import L/C collection & bills under collection - return unpaid documents	0.125% of bill value Minimum QAR 500/-, whichever is higher.
Import bills for collection - Avalization Bill	0.125% of bill value Minimum QAR 500/-, whichever is higher.
Import bills for collection - Amendment of L/C bill	QAR 300/-
Import bills for collection - Release of docs. Free of payment	0.125% of bill value Minimum QAR 500/-, whichever is higher.
Import bills for collection - bill transferred to past due	N.A
Import bills for collection -Safekeeping charges	QAR 500/-
Import bills for collection -Acceptance of issuance collections documents	0.125% of bill value Minimum QAR 500/-, whichever is higher.
Bank Guarantee Issuance	0.184% per month or part thereof. Calculation basis is monthly irrespective of number of days(Minimum QAR 500/- )
Bank Guarantee Issuance - Retention Bond	0.25% per month or part thereof (Minimum QAR 500/-)
Bank Guarantee Issuance - Amendment/Increase	0.184% per month or part thereof. Calculation basis is monthly irrespective of number of days(Minimum QAR 500/- )
Bank Guarantee Issuance - Other Amendments	QAR 300/-
L/Gs Issued under counter guarantee - Issuance	0.25% per month or part thereof (Minimum QAR 500)
Bank Guarantee Issuance - Amendment	QAR 300/-