



مصرف الريان

MASRAF AL RAYAN

## TARIFF & CHARGES

Al Rayan  
Retail

No.	Particulars	Retail (QAR)	Instructions
1.	Account Opening	Free	
2.	Cash Deposit (Foreign Currency – EUR & GBP)	1%	
3.	Cash Withdrawal (Foreign Currency All)	1%	
4.	Cash Withdrawal (over the counter) for less than QR 1,000 (per transaction) Retail and less than QR 5,000 (per transaction) SME/Corporate	10	
5.	Change in Account Details	Free	
6.	Savings Account for Qataris – Initial Deposit	20,000	Only QR 500 for Minor accounts
7.	Savings Account for Non-Qataris – Initial Deposit	50,000	Only QR 500 for Minor accounts subject to guardian being an MAR account holder with salary transfer Should have a minimum Salary of QR 20,000 per month
8.	Current Account with salary transfer for Qataris – Minimum Monthly Salary	4,000	
9.	Current Account with salary transfer for Non-Qataris – Minimum Monthly Salary	10,000	Minimum Salary at QR 15,000 if employer is not an approved company with MAR
10.	Current Account without salary transfer for Qataris – Initial Deposit	100,000	Applicable for Joint Accounts as well
11.	Current Account without salary transfer for Non-Qataris – Initial Fixed Deposit	350,000	Applicable for Joint Accounts as well
12.	Term Deposit – Initial Deposit	20,000	Other currency (US Dollar, Euro, GBP, GCC) equivalent to QAR 20,000
13.	Current Account Balance – Minimum Balance	Free	
14.	Saving Account – Minimum Balance	Free	Minimum Balance: 20,000 / Charges per month
15.	Minor Accounts – Minimum Balance	Free	
16.	Joint Account – Minimum Balance	Free	
17.	Mailed Statement	Free	Per Month
18.	On Request – MAR Stamp	10	Per Month
19.	Statement up to 5 years	10	Per Month
20.	Statement more than 5 years	20	Per Month
21.	Signature Verification	10	
22.	Clearance Certificate	25	
23.	Liability Certificate	25	
24.	Charges on dormant accounts	10	per month (if the balance is below QAR 500)
25.	Reactivation of dormant accounts	Free	
26.	Audit Confirmation Report and Balance Certificate	25	
27.	Letter / Certificate	25	
28.	Account Closed (with-in One Year from the date of opening)	50	
29.	Account Closed (After One Year from the date of opening)	Free	

## MAR – Masraf Al Rayan

\* Terms and Condition Apply

No.	Particulars	Retail (QAR)	Instructions
1.	Cheque Book – First Cheque Book	Free	25 leaves Retail and 50 leaves SME/Corporate
2.	Cheque Book Re-Issuance 25 (leaves)	15	
3.	Cheque Book Re-Issuance 50 (leaves)	18	
4.	A4 Cheque leaf issuance	5	per cheque leaf
5.	Cheque Deposit	Free	
6.	Cheque Withdrawal (through clearing system – ECC)	Free	
7.	Cheque Signature Verification	10	per cheque
8.	Cheque paid photocopy less than 1 Year	10	per cheque
9.	Cheque paid photocopy more than 1 Year	20	per cheque
10.	Clearing of cheques in QAR – Regular treatment	Free	before 14:00
11.	Clearing of cheques in QAR – URGENT – within 120 minutes (Medium)	5	before 11:00
12.	Clearing of cheques in QAR – URGENT – within 60 minutes (High)	10	before 12:00
13.	Clearing of cheques in QAR – URGENT – within 30 minutes (Special)	20	before 12:30
14.	Clearing of cheques in QAR – URGENT – within 10 minutes (Executive)	50	before 12:40
15.	Stop lost cheque per cheque	25	
16.	Stop lost Cheque Book	100	
17.	First Cheque returned for Insufficient Funds	400	
18.	Second Cheque returned for Insufficient Funds	400	
19.	Third Cheque returned for Insufficient Funds	400	
20.	Cheque return charges (Signature difference)	50	per cheque
21.	Cheque return charges (Stopped by drawer/Lost cheque)	50	per cheque
22.	Cheque return charges (Drawer deceased/Bankrupt)	10	per cheque
23.	Cheque return charges for any other reason than the above	Free	per cheque
24.	Return Cheques due to any legal reason (excluding Insufficient Funds)	Free	
25.	Post dated Cheques held by the bank for collection	15	per cheque
26.	Retrieval / Cancellation of Post Dated Cheques	10	per cheque
27.	Mailing Uncollected Cheques	10	
28.	Cheques sent to other GCC countries for collection	210	Plus correspondent bank charges (if any)
29.	Cheques sent to foreign countries	210	Plus correspondent bank charges (if any)
30.	Issuance of Manager Cheque	10	
31.	Issuance of Bank Draft	25	
32.	Representation of returned cheques	500	
33.	Stop lost/Cancelation Manager Cheque	50	

### MAR – Masraf Al Rayan

\* Terms and Condition Apply

No.	Particulars	Retail (QAR)	Instructions
1.	Transfer funds to own account within MAR	Free	
2.	Transfer funds to another customer within MAR	Free	
3.	Other Local Banks (within Qatar) <QAR:100	0.6	
4.	Other Local Banks (within Qatar) QR:100 to 1million	4	
5.	Other Local Banks (within Qatar) more than 1million	6	
6.	Other Banks (outside Qatar)	15	Plus corresponding charges
7.	USD Correspondence Fee for Transfers	Free	
	Upfront / direct debit of charges if charge code 'OUR' is used for transfers (When all transfer charges are on the Payee)		
8.	GCC OMR	50	Charges in QAR
9.	GCC KWD	65	Charges in QAR
10.	Other GCC	30	Charges in QAR
11.	Processing Fee (applicable for QAR/USD transfers & Cash Withdrawal Transactions)	1% of the Transaction value	Charges in QAR
12.	USD	55	Charges in QAR
13.	GBP	100	Charges in QAR
14.	Upto EUR 2,500	75	Charges in QAR
15.	Upto EUR 10,000	120	Charges in QAR
16.	Upto EUR 25,000	150	Charges in QAR
17.	Above EUR 25,000	450	Charges in QAR
18.	Other Currency	75	Charges in QAR
19.	3rd party QAR	100	Charges in QAR
20.	Amendment of outward transfer	25	Plus corresponding charges
21.	Inquiry of credit at beneficiary bank for an outward remittance (applicable only if credit was applied prior to the enquiry being raised)	25	Plus corresponding charges
22.	Recall of Telegraphic Transfer: (a) applicable whether or not funds are received back or (b) if funds are returned for reasons of incorrect payment instructions provided by customer	25	Plus corresponding charges
23.	Inward Charges same currency account	Free	
24.	Inward Charges different currency account	Free	
25.	Balance Order Setup in MAR account (one time fee)	10	
26.	Standing Instruction Setup in MAR account (one time fee)	10	
27.	Standing Instruction Setup with other banks in Qatar (one time fee)	50	Telex Transfer charges not included
28.	Standing Instruction Amendments or Cancellation	25	
29.	Insufficient balance charges per standing instruction (in MAR)	Free	
30.	Insufficient balance charges per standing instruction (outside MAR)	25	

## MAR – Masraf Al Rayan

\* Terms and Condition Apply

No.	Particulars	Retail (QAR)	Instructions
1.	Transfer funds to own account within MAR	Free	
2.	Transfer funds to another customer within MAR	Free	
3.	Other Local Banks (within Qatar)	4	Plus corresponding charges
4.	Other Banks (outside Qatar)	Free	Plus corresponding charges
	<b>Fee for sending a FAWRAN Payment</b>		
5.	For amount QAR 1 – QAR 1,000	0.50	
6.	For Amount QAR 1,000.01 to QAR 50,000	2.00	
7.	Initiating a 'Request To Pay' Transaction	Free	
	<b>Accepting 'Request to Pay' Transactions</b>		
8.	QAR 1 – QAR 1,000	0.50	
9.	QAR 1,000.01 to QAR 50,000	2.00	
10.	Transfer funds to own account within MAR	Free	
11.	Transfer funds to another customer within MAR	Free	

**MAR – Masraf Al Rayan**

\* Terms and Condition Apply

No.	Particulars	Retail (QAR)	Instructions
	<b>Debit Card</b>		
1.	New Debit Card	Free	
2.	Replacement of Debit Card (Lost, Damaged, Additional)	50	
3.	Re-issuance of Paper PIN	10	
4.	Auto Renewal Debit Card	Free	
5.	Uncollected Debit Card (maximum for 3 month)	50	
6.	Withdrawal from ATM for MAR & other banks in Qatar	Free	
7.	Withdrawal from ATM in GCC (per transaction)	6	
8.	Withdrawal from ATM other countries (per transaction)	15	
9.	Balance Enquiry – NAPS	Free	
10.	Balance Enquiry – GCCNET	3	
	<b>Credit Card</b>		
11.	Issuance and Annual Renewal Fees		
	Classic	200	
	Gold	300	
	Platinum	400	
	Signature	500	
	Infinite	600	
12.	Qatar Airways Co-Brand – Signature	499	*To be waived upon achieving an annual spend of QR 150,000 or more
13.	Qatar Airways Co-Brand – Infinite	799	*To be waived upon achieving an annual spend of QR 250,000 or more
14.	Commitment to donate fee (In the event of delay in paying the installments due for financing)	50	
15.	Monthly Profit	1%	
16.	Issuance of First two Supplementary Card	Free	
17.	Issuance of each additional Supplementary Card (third card)	100	
18.	Replacement of lost / damaged card	100	
19.	Re-issuance of Paper PIN	25	
20.	Fee for Cash withdrawal from ATM with Credit Card (outside Qatar)	3%	or Minimum of QAR 20
21.	Fee for Cash withdrawal from ATM with Credit Card (inside Qatar)	3%	or Minimum of QAR 20
22.	Duplicate Statement (per month)	25	
23.	Temp and permanent Limit increase	150	

No.	Particulars	Retail (QAR)	Instructions
	<b>Eqtisadi Card</b>		
24.	Issuance Fee	20	
25.	Reload Fee (Q-Pay)	10	
26.	Card Replacement Fee	50	
27.	Statement Fee (Hard Copy)	15	For Each month, E-statement is free
28.	Duplicate Statement (per month)	15	
29.	Balance Enquiry Fees	2	
30.	Renewal Fees	20	
31.	Cancellation Fee	50	
32.	Cash Withdrawal Fee (in MAR)	Free	Salary Card: upto 3 withdrawal free on other bank ATMs
33.	Cash Withdrawal Fee (Visa Network)	10	
	<b>Himyan Card</b>		
34.	Issuance Fee	Free	
35.	Card Replacement Fee	50	
36.	Cash Withdrawal Fee	Free	
	<b>General for all MAR Card Products</b>		
37.	Foreign Currency Transaction Mark Up Margin	2%	
38.	Foreign Currency Transaction Mark Up Margin Qatar Airways Co-branded Cards	2.5%	
39.	Charge for disputing a transaction subsequently found to be genuine	75	
40.	Copy Request Fee	25	
41.	Q-Post Delivery Fee	35	

**MAR – Masraf Al Rayan**

\* Terms and Condition Apply

No.	Particulars	Retail (QAR)			Instructions
		Auto Finance	Personal Finance	Good Finance	
1.	Finance Cancellation after approval	100	100	100	
2.	Installment Postponement Fee - MAR customers (for each payment postponed)	NA	NA	NA	
3.	Installment Postponement Fee - Non MAR customers (for each payment postponed)	NA	NA	NA	
4.	Finance rescheduling to change of finance tenor/ installment without additional finance amount	NA	NA	NA	
5.	Replace Finance guarantor	100	100	100	
6.	Repayment cheques change	50	50	50	
7.	Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.)	25	25	25	
8.	Commitment to donate fee (In the event of delay in paying the installments due for financing)	100	100	100	
9.	Finance Fees (Against Salary)				
	Profit Rate	QMR O/N Lending + 1.5%	QMR O/N Lending + 1.5%	QMR O/N Lending + 1.5%	
	Finanace Against Fixed Deposit	2% above FD rate	2% above FD rate	2% above FD rate	
	Feasibility Fees (Against Salary)	Free	Free	Free	
	Commodity Fees	91.25	91.25	91.25	
	Early Settlement of Unearned Profit Refund	90%	90%	90%	
	Early Settlement through other Banks Profit Refund	0%	0%	0%	
	Feasibility Fees	Free	Free	Free	
	Documentation Fees	Free	Free	Free	
10.	Takaful Rate	Upto 1.281%	Upto 1.281%	Upto 1.281%	Of the finance amount or as approved by the bank

## MAR – Masraf Al Rayan

\* Terms and Condition Apply



No.	Particulars	Retail (QAR)	Instructions
1.	Change / Amend Collateral	350	
2.	Finance cancellation after approval	1,000	
3.	Commitment to donate fee (In the event of delay in paying the installments due for financing)	100	
4.	Profit Rate	As Approval	Promotions have different Profit Rates
5.	Feasibility Fees	1%	
6.	Documentation Fees	500	
7.	Certified Copy of Title Deed from Ministry	100	
8.	Early / Partial Settlement Fees	1%	
9.	Property Evaluation Fees	As per Evaluator	
10.	Property all Risk Rate	Upto 0.08%	Annually based on the building value or an amount as approved by the bank
11.	Life Takaful Rate	Upto 0.062%	Per month based on outstanding amount or capped amount as approved by the bank

**MAR – Masraf Al Rayan**

\* Terms and Condition Apply