



Tariff and Charges

(SME)

Accounts & Deposit

No.	Particulars	SME (QAR)	Instructions
1.	Account Opening	Free	
2.	Cash Deposit (All Foreign Currency)	1%	
3.	Cash Withdrawal (All Foreign Currency)	1%	
4.	Cash Withdrawal less than QR 5,000 per transaction	10	
5.	Change in Account Details	25	
6.	Current Account – Initial Deposit	100,000	Not applicable for POS clients, classified as Micro-enterprises with an annual return of less than QR 1 million
7.	Short Term Investment Account (STIA) – Initial Deposit	100,000	Not applicable for POS clients, classified as Micro-enterprises with an annual return of less than QR 1 million
8.	Term Deposit – Initial Deposit	20,000	Other currency (US Dollar, Euro, GBP, GCC) equivalent to QAR 20,000
9.	Current Account Balance – Minimum Balance	200	Minimum Average Monthly Balance
9A.	Current Account Balance (POS Clients only) – Minimum Balance	5	Minimum Average Monthly Balance
10.	Short Term Investment Account (STIA) Balance – Minimum Balance	200	Minimum Average Monthly Balance
10A.	Short Term Investment Account (STIA) Balance (POS Clients only) – Minimum Balance	5	Minimum Average Monthly Balance
11.	Mailed Statement	Free	
12.	Statements	25	Per Month
13.	Signature Verification	50	
14.	Charges on dormant accounts	10	Per Month
15.	Reactivation of dormant accounts	Free	
16.	Audit Confirmation Report and Balance Certificate	100	
17.	Letter / Balance, Audit Confirmation, Liability Certificate	100	
18.	Account Closed with-in One Year from the date of opening	100	
19.	Account Closed After One Year from the date of opening	Free	
20.	Charges for incomplete / pending account over one month per month	250	

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Cheques & Chequebook

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

Fund Transfer and Standing Instructions

No.	Particulars	SME (QAR)	Instructions
1.	Transfer funds to own account within ARB	Free	
2.	Transfer funds to another customer within ARB	Free	
3.	Other Local Banks (within Qatar)	35	
4.	Other Banks (outside Qatar)	75	Plus correspondent bank charges (if any)
	Upfront / direct debit of charges if charge code 'OUR' is used for transfers (When all transfer charges are on the Payee)		
5.	GCC OMR	50	Charges in QAR
6.	Other GCC	30	Charges in QAR
7.	USD	55	Charges in QAR
8.	Processing Fee (applicable for QAR/USD transfers & Cash Withdrawal Transactions)	1% of the Transaction value	Charges in QAR
9.	GBP	100	Charges in QAR
10.	Upto EUR 2,500	75	Charges in QAR
11.	Upto EUR 10,000	120	Charges in QAR
12.	Upto EUR 25,000	150	Charges in QAR
13.	Above EUR 25,000	450	Charges in QAR
14.	Other Currency	75	Charges in QAR
15.	3rd party QAR	100	Charges in QAR
16.	Amendment of outward transfer	25	Plus correspondent bank charges (if any)
17.	Inquiry of credit at beneficiary bank for an outward remittance (applicable only if credit was applied prior to the enquiry being raised)	25	Plus correspondent bank charges (if any)
18.	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 correspondent bank charges (if any)
19.	Inward Charges same currency account	Free	
20.	Inward Charges different currency account	Free	Exchange rate applies
21.	Balance Order Setup in ARB account (one time fee)	10	
22.	Standing Instruction Setup in ARB account (one time fee)	10	
23.	Standing Instruction Setup with other banks in Qatar (one time fee)	10	Telex Transfer charges not included
24.	Standing Instruction Amendments or Cancellation	10	
25.	Insufficient balance charges per standing instruction (in ARB)	Free	
26.	Insufficient balance charges per standing instruction (outside ARB)	15	

Fund Transfer and Standing Instructions

No.	Particulars	SME (QAR)	Instructions
27.	Processing of WPS files (Manual and online)	According to Number of Transactions Contained in File	According to Number of Transactions Contained in File
	1 - 10 transactions	50	
	11 - 50 transactions	100	
	51 - 100 transactions	200	
	101 - 200 transactions	300	
	201 - 300 transactions	400	
	301 - 500 transactions	500	
	501 - 1000 transactions	600	
	1001 - 2000 transactions	700	
	2001 - 3000 transactions	800	
	3001 - 4000 transactions	900	
	4001 - 5000 transactions	1000	
	5000 and above transactions	1100	

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Internet Banking

No.	Particulars	SME (QAR)	Instructions
1.	Transfer funds to own account within ARB	Free	
2.	Transfer funds to another customer within ARB	Free	
3.	Other Banks (outside Qatar)	25	Plus correspondent bank charges (if any)
4.	Processing of WPS files	According to Number of Transactions Contained in File	Please refer to "Fund Transfer and SI" section
5.	Replacement of Internet Banking Security Token	75	Due to Lost or Damaged
	Fee for sending a FAWRAN Payment		
6.	For amount QAR 1 – QAR 1,000	0.50	
7.	For Amount QAR 1,000.01 to QAR 50,000	2.00	
8.	Initiating a 'Request To Pay' Transaction	Free	
	Accepting 'Request to Pay' Transactions		
9.	QAR 1 – QAR 1,000	0.50	
10.	QAR 1,000.01 to QAR 50,000	2.00	
11.	Transfer funds to own account within ARB	Free	
12.	Transfer funds to another customer within ARB	Free	

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Debit, Deposit, Credit, Cash Direct, Himyan and Prepaid Card

No.	Particulars	SME (QAR)	Instructions
	Debit Card		
1.	New Debit Card	Free	
2.	Replacement of Debit Card (Lost, Damaged, Additional)	50	
3.	Re-issuance of PIN	10	
4.	Auto Renewal Debit Card	Free	
5.	Uncollected Debit Card (maximum for 3 month)	50	
6.	Withdrawal from ATM for ARB & 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	
	Deposit Card		
11.	New Deposit Card	Free	
12.	Replacement of Deposit Card (Lost, Damaged, Additional)	50	
13.	Re-issuance of PIN	10	
14.	Auto Renewal Deposit Card	Free	
	Credit Card		
	Issuance and Annual Renewal Fees		
15.	Classic	Free	
16.	Gold	Free	
17.	Platinum	200	
18.	Signature	500	
19.	Executive	Free	
20.	Late Payment Fee (Penalty to charity)	200	
21.	Monthly Profit	1%	(In case of 100% settlement on monthly basis, no Profit will be charged)
22.	Replacement of lost / damaged card	100	
23.	Re-issuance of PIN	100	
24.	Fee for Cash withdrawal from ATM with Credit Card (outside Qatar)	3%	or Minimum of QAR 20
25.	Fee for Cash withdrawal from ATM with Credit Card (inside Qatar)	3%	or Minimum of QAR 20

Debit, Deposit, Credit, Cash Direct, Himyan and Prepaid Card

No.	Particulars	SME (QAR)	Instructions
26.	Duplicate Statement (per month)	15	
27.	Temp and permanent Limit increase	150	
	Cash Direct Card		
28.	Issuance Fee	As per agreement between AlRayan Bank and SME Companies	
29.	Reload Fee		
30.	Card Replacement Fee		
31.	Statement Fee		
32.	Duplicate Statement (Per Month)		
33.	Renewal Fees		
34.	Q Post Delivery Fee		
35.	Cancellation Fee		Available balance can be withdrawn from ARB ATM
36.	Cash Withdrawal Fee (In ARB)		
37.	Cash Withdrawal Fee (Visa Network)		
	Himyan Card		
38.	Issuance Fee	Free	
39.	Card Replacement Fee	50	
40.	Cash Withdrawal Fee	Free	
	Prepaid Card		
41.	Prepaid Card Issuance Fee	50	
42.	Replacement of lost/damaged card	100	
43.	Re-issuance of Paper PIN	50	
44.	Duplicate Statement (Per Month)	Free	
	General for all ARB Card Products		
45.	Charge for disputing a transaction subsequently found to be genuine	75	
46.	Copy Request Fee	25	

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Finance

No.	Particulars	SME (QAR)	Instructions
1.	Finance Cancellation after approval	100	
2.	Installment Postponement Fee – ARB customers (for each payment postponed)	NA	
3.	Installment Postponement Fee – Non ARB customers (for each payment postponed)	NA	
4.	Finance rescheduling to change of finance tenor/ installment without additional finance amount	As per Approval	
5.	Replace Finance guarantor	100	
6.	Repayment cheques change	50	
7.	Customer Requested Letters/Certificates (e.g. Clearance, Obligation, etc.)	25	
8.	Late Payment Fee (Penalty to charity)	100	
	Good Finance Fees		
9.	Profit Rate	As per Approval	Promotions have different Profit Rates
10.	Feasibility Fees	As per Approval	
11.	Documentation Fees	As per Approval	
12.	Arrangement Fee (condition to have more than one financier)	As per Approval	

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