



مصرف الريان  
MASRAF AL RAYAN

## TARIFF & CHARGES

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### RETAIL

# TARIFF & CHARGES

## ACCOUNTS & DEPOSIT

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.	Current Account Balance – Initial Deposit	10,000	Retail & Private will need no initial deposit if the Salary is transferred
7.	Saving Account – Initial Deposit	5,000	Retail & Private will need no initial deposit if the Salary is transferred
8.	Minor Accounts – Initial Deposit	500	
9.	Joint Account – Initial Deposit	5,000	Retail & Private will need no initial deposit if the Salary is transferred
10.	Term Deposit – Initial Deposit	20,000	Other currency (US Dollar, Euro, GBP, GCC) equivalent to QAR 20,000
11.	Current Account Balance – Minimum Balance	Free	
12.	Saving Account – Minimum Balance	Free	Minimum Balance : 20,000 / Charges per month
13.	Minor Accounts – Minimum Balance	Free	
14.	Joint Account – Minimum Balance	Free	
15.	Mailed Statement	Free	Per Month
16.	On Request – MAR Stamp	10	Per Month
17.	Statements from 1 Year Up to 5 Years	10	Per Month
18.	Statements more than 5 Years	20	Per Month
19.	Signature Verification	10	
20.	Clearance Certificate	25	
21.	Liability Certificate	25	
22.	Charges on dormant accounts	10	per month (if the balance is below QAR 500)
23.	Reactivation of dormant accounts	Free	
24.	Audit Confirmation Report and Balance Certificate	25	
25.	Letter / Certificate	25	
26.	Account Closed (with-in One Year from the date of opening)	50	
27.	Account Closed (After One Year from the date of opening)	Free	

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## CHEQUES & CHEQUEBOOK

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 chequeleaf 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	100	
18.	Second Cheque returned for Insufficient Funds	150	
19.	Third Cheque returned for Insufficient Funds	300	
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	10	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	25	
33.	Stop lost/Cancelation Manager Cheque	50	

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## FUND TRANSFER AND STANDING INSTRUCTIONS

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.	Other GCC	30	Charges in QAR
10.	USD	55	Charges in QAR
11.	GBP	100	Charges in QAR
12.	Upto EUR 2,500	75	Charges in QAR
13.	Upto EUR 10,000	120	Charges in QAR
14.	Upto EUR 25,000	150	Charges in QAR
15.	Above EUR 25,000	450	Charges in QAR
16.	Other Currency	75	Charges in QAR
17.	3rd party QAR	100	Charges in QAR
18.	Ammendment of outward transfer	25	Plus corresponding charges
19.	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
20.	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
21.	Inward Charges same currency account	Free	
22.	Inward Charges different currency account	Free	
23.	Balance Order Setup in MAR account (one time fee)	10	
24.	Standing Instruction Setup in MAR account (one time fee)	10	
25.	Standing Instruction Setup with other banks in Qatar (one time fee)	50	Telax Transfer charges not included
26.	Standing Instruction Amendments or Cancellation	25	
27.	Insufficient balance charges per standing instruction (in MAR)	Free	
28.	Insufficient balance charges per standing instruction (outside MAR)	25	

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### INTERNET BANKING



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)	Free	Plus corresponding charges
4.	Other Banks (outside Qatar)	Free	Plus corresponding charges

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## TARIFF & CHARGES

### DEBIT CARD, CREDIT CARD AND EQTISADI

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.	Late Payment Fee (Penalty to charity)	50	
13.	Monthly Profit	1%	
14.	Issuance of First two Supplementary Card	Free	
15.	Issuance of each additional Supplementary Card (third card)	100	
16.	Replacement of lost / damaged card	100	
17.	Re-issuance of Paper PIN	25	
18.	Fee for Cash withdrawal from ATM with Credit Card (outside Qatar)	3%	or Minimum of QAR 20
19.	Fee for Cash withdrawal from ATM with Credit Card (inside Qatar)	3%	or Minimum of QAR 20
20.	Duplicate Statement (per month)	25	
21.	Temp and permanent Limit increase	150	

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### DEBIT CARD, CREDIT CARD AND EQTISADI

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

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## TARIFF & CHARGES

### RETAIL FINANCE

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.	Late Payment Fee (Penalty to charity)	100	100	100	
9.	Finance Fees (Against Salary)				
	Profit Rate	QCB + 1.5%	QCB + 1.5%	QCB + 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	

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### HOME FINANCE



No.	Particulars	Retail (QAR)	Instructions
1.	Change / Amend Collateral	350	
2.	Finance cancellation after approval	1,000	
3.	Late Payment Fee (Penalty to charity)	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	

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