



Fees & Commissions - Corporate Tariff

SERVICE /PRODUCT		QNB CHARGES
	Direct Facilities (Business Loans / O/D):X	
1	Interest Rate:	
1.1	KD Lending up to one year	CBDR + maximum 2.5% p. a. As per CBK instructions
1.2	KD Lending over one year	CBDR + maximum 4.0% p. a. As per CBK instructions
1.3	Default interet rate on overdue payments	2% over the contractual rate from due date to actual payment date
2	Management Fees	
2.1	Commitment fees on Overdraft only	0.5% flat on Overdraft limit - As per CBK instructions
2.2	Renewal Fees	from 1% to 0.5% flat.
2.3	Early Settlement/Prepayment of Business Loan	Up to 3% from paid balance
2.4	Re-scheduling of existing loan	1.5% flat.
2.5	Bills Discount	1.5% flat.
2.6	Non standard documentation needs Legal consultation	Up to 0.015% of Total Facilities
2.7	Fees & charges on Syndication loans	As per the lead Bank charges
3	Loan Deferred Fee	
3.1	Postponement of loan installment.	1% (min. KD 5) per installment
3.2	Interest rate charged on overdue loan installments	2% + Contractual Rate
Non-Cash Facilities		Fees/Charges
1	Import Letters of Credit (Commission) X	
1.1	Issuance of letter of credit	0.125% p.m. minimum 3 months / minimum KD 20/-
1.2	Amendment of letter of credit Increase and/or extend of letter of credit	Same commission as the issuance, Kd 20/- for each amendment
1.3	Acceptance commission on export and import L/C	0.125% p.m. minimum kd 20/-
1.4	Revolving L/C	0.125% p.m. minimum 3 months minimum kd 20/- on the face value of the L/C and 0.25% flat on each drawing with minimum kd 20/-
1.5	Cancellation of unutilized import and export L/C	KD 10/-
2	Export Letter of Credit: X	
2.1	Advising commission	1 per mille minimum kd 20/-
2.2	Confirmation commission	0.125% p.m. minimum 3 months minimum kd 20/-
2.3	Amendments: Increase and/or extend of letter of credit	Same as advising and confirmation commission as per the case, KD 20/- for each amendment

2.4	LC documents Trading commission	0.25% flat - Minimum KD 30/-
2.5	Telex/SWIFT for L/C issuance	KD 50/-
2.6	Postage	KD 3/-
2.7	Courier	KD 20/- or at cost if higher
2.8	Discrepancies	US \$ 150/- or equivalent for foreign/C and, KD 20/- for local L/C
2.9	Transferring L/C's to another beneficiary	0.25% minimum KD 20/-
2.10	Reimbursement	0.125% minimum kd 20/- plus swift commission and postage charges if any
2.11	Assignment of proceeds (paid by the beneficiary)	0.5 per mille flat minimum KWD 35/-
3	Letter of guarantees	
3.1	Issuance	
3.1.1	Tender guarantee	0.125% per 3 months or part there of minimum KD 20/-
3.1.2	Performance /Maintenance / Retention /Advance payment / Standby L/C and any other type of guarantees which is not mentioned in this schedule	0.125% per month minimum KD 20/-
3.1.3	Purchase guarantee	0.75% for the first 3 months minimum period,there after 0.25% p.m. or part there of minimum kd 20/-
3.1.4	Financial Letter of Guarantee	0.25%p.m. with minimum of KWD (20)
3.1.5	Telephone guarantee	2% p.a. for the 1 st year minimum kd 20/- and there after 1% p.a. minimum kd 10/-
3.1.6	Guarantee for insurance company for the insurance law	1.5% p.a. minimum kd 50/-
3.1.7	Letter of intent	0.5 per mille minimum kd 35/-
3.1.8	Shipping guarantee	kd 25/-
3.2	Amendment of letter of guarantee	
3.2.1	Increase and /or extend the letter of guarantee	Same as the issuance commission as per guarantee type
3.2.2	Other amendments	KD 20/- for each amendment
3.2.3	Assignment of guarantee (payable by the assignor)	0.5 per mille minimum kd 35/-
3.2.4	Telex / Swift	KD 10/-
3.2.5	Postage	KD 3/-
3.2.6	Courier	KD 20/- or at cost if higher

4	Inward / Documentary Bills of Collection: X	
4.1	Commission	0.125% flat - Minimum KD 20/-
4.2	acceptance commission of Bills (avalization)	0.125% per month or part thereof - Minimum KD 20/-
4.3	Overdue Bills	0.0625% per month if remain unpaid/unaccepted for more than 2 months from presentation/maturity date - Minimum KD 20/-
4.4	Telex / Swift	KD 10/-
4.5	Postage	KD 3/-
4.6	Courier	KD 20/- or at cost if higher
4.7	Returned Bills to the sending bank or to the drawer	KD 20/- + courier charges + swift charges if any
4.8	Free of Payment	KD 20/- + swift charges if any + postage charges
5	Outward /documentary bill of collection	
5.1	Clean outward bill of collection	0.0625% flat minimum kd 20/-
5.2	Documentary outward bill of collection	0.125% flat minimum kd 20/-
6	Other Charges:	
6.1	Commission for passing or transfer salary for each employee - deducted from the company's account	KD 1/-
6.2	A fee for uploading companies' salaries files into the Public Authority for Manpower system "Electronic certificate" - deducted from the company's account	KD 5/-
7	Cheques	
7.1	Fees for issuing cheque books for Corporate	
7.1.1	Fees for issuing 10 Cheques	KD 2/-
7.1.2	Fees for issuing 25 Cheques	KD3 /-
7.1.3	Fees for issuing 50 Cheques	KD 5/-
7.2	Fees for canceling lost cheque book	KD 10/-
7.3	Fees for stopping cheque payment	KD 5/-
7.4	Fees for issuance of guaranteed payment order / Certified bank cheque / cash payment order - Certified bank cheques	KD 5/-
7.5	Fees for returned cheque due to insufficient funds or other reasons	KD 20/-
	Due to other reasons	KD 10/-

8	Fees for other service	
8.1	Fees for signature authentication	KD 3/-
8.2	Fees for transfer between accounts with the bank	Free
8.3	Fees for frozen accounts - Dormant accounts reactivation	KD 2/-
8.4	Fees for Issuing bank certificate / other certificate / No commitment letters / other letters	KD 5/-
8.5	Fees for Issuing auditor balance certificate.	KD 10/-
9	Fees for statement of Account and Notifications.	
9.1	Fees for copy of account statement / cheque per period	Free
9.2	Fees for statement of account from website / mobile banking service	Free
9.3	Fees for statements branch.	
9.3.1	Last 12 Months per page	KD 1/-
9.3.2	More then one year per page	KD 5/-
9.3.3	More than five years per page	KD 50/-

Al-Arabia Tower , Bld4
Ahmad Al-Jaber Street , Sharq Area
P.O.Box 583 . Dasman 15456 , Kuwait

qnb.com