مصرف قطر المركزي
Qatar Central Bank
State of Qatar • دولـــة قطـــر

Guide on Bank Commission and Fee Ceilings Collected from Individuals and Micro-Enterprises

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Contents

01 Overview 3

02 Definitions 5

03 Bank Commissions and Fees Collected from Individuals 12

Deposits and Accounts 13
Debit Cards (NAPS/Himyan) and Prepaid Himyan Cards 14
Credit Facilities 17
Fund Transfers 18
Cheques 20

04 Bank Commissions and Fees Collected from Micro-Enterprises 21

Deposits and Accounts 22
Debit Cards (NAPS/Himyan) and Prepaid Himyan Cards 24
Credit Facilities 26
Fund Transfers 27
Cheques 29

01 Overview

Based on the Third Financial Sector Strategy and the Environmental, Social, and Governance (ESG) and Sustainability Strategy, which aim to promote financial inclusion. The "Bank Commission and Fee Ceilings Collected from Individuals and Micro-Enterprises" document comes within the framework of Qatar Central Bank's (QCB) efforts to enhance customer protection in the financial sector, ensure transparency and fairness in the pricing of banking services, in addition to promoting digital transformation and reducing reliance on traditional channels.

This document serves as a dynamic regulatory document for the banking fees and commissions charged to individuals and micro-enterprises. It is subject to periodic review and updates by QCB to align with the evolving regulatory developments and changes in the financial sector.

02 Definitions

The table below outlines the definitions of the banking services included in the Guide. These definitions are provided as follows:

Service	Definition
Deposits and Accounts	
Cash Withdrawal in Local Currency	Withdrawal of cash amounts from a customer's account in Qatari Riyals
Opening a Bank Account	A financial procedure through which an official account is created in a person's name at the bank, with the purpose of depositing and withdrawing funds, and conducting various financial transactions such as transfers, bill payments, savings, and investments
Foreign Currency Deposit / Withdrawal (in Account's Currency)	Withdrawal or deposit of cash amounts in a foreign currency from the customer's account in the same currency as the account
Signature Verification	Verification of the customer's signature against the bank's records when executing transactions
Reactivation of Dormant Accounts	A procedure that reactivates accounts that have not been used for a long period, in accordance with QCB regulations
Periodic Statements Sent to Customers	Sending a periodic account statement (monthly or quarterly) to the customer as per the agreement
Certified Statements Other Than Periodic Statements	An account statement issued upon the customer's request, other than the regular periodic statements
Account Statements for Transactions up to 5 Years	A detailed account statement showing banking transactions carried out during the last five years
Account Statements for Transactions for more Than 5 Years	A detailed account statement of banking transactions carried out more than five years ago
Letter/Balance, Audit Confirmation, Liability Certificates	Letters or certificates issued to confirm financial information or specific responsibilities upon the request of the customer or the auditing entity
Minimum Balance Fees for Dormant Accounts	The minimum balance required for dormant accounts to avoid additional fees

Service	Definition
Deposits and Accounts	
Replacement of Security Code for Online Banking Services	A service that allows the customer to request a new password for accessing electronic banking services
IBAN Certificate Request	A request to obtain a certificate containing the International Bank Account Number (IBAN) for use in bank transfers
Certified Electronic Account Statement	An electronic copy of the account statement bearing the bank's official stamp, and is considered an official document
Issuance of Balance Certificate	An official document showing the customer's account balance as of a specific date (electronic or in paper form)
Debit Cards (NAPS/Himyan) and Prepaid Himyan Cards, Credit Cards, and Prepaid Cards Issued by the Bank	
Issuance of a New Card for the First Time	Issuing a new card for a customer who does not already have one or when opening a new account
Reissuance of PIN	Reissuing the PIN for electronic payment cards
Automatic Card Renewal	An automatic process to renew the card upon its expiry without a direct request from the customer
Unused Card	A card that has been issued but not used within a specific period, as per the bank's policy
Cash Withdrawal and Balance Inquiry from ATMs of Other Banks within Qatar	Using a debit, Himyan, or credit card for cash withdrawals or balance inquiries at an ATM not belonging to the issuing bank within Qatar
Issuance of an Additional Card	Issuing an additional card linked to the customer's main account or to a family member's account
Card replacement (Damaged or Lost)	Replacing a damaged or lost card and issuing a new replacement card
Cash Withdrawal from ATMs of Banks Outside Qatar and the GCC	Using a debit or Himyan card for cash withdrawals from ATMs outside Qatar and the GCC countries

Credit Card Issuance	Fee for issuing a physical credit card (first-time or additional), which allows the customer to make purchases or cash withdrawals within the credit limit. This fee does not include charges related to co-branded cards, annual fees charged by the card issuer, or minimum usage fees
Replacement of a Credit Card (Damaged or Lost)	Replacing a lost or damaged credit card with a new one
Increase of the Credit Card Limit	Increasing the maximum spending limit on a credit card upon the customer's request
Payment Delay	Late payment of the outstanding amount by the customer

Service	Definition
Credit Facilities	
Cancellation of Credit Facilities after Approval	Cancellation of a credit facilities request after final approval has been issued by the bank
Replacement of Credit Facilities Collateral	Change of the collateral provided by the customer to cover the granted credit facilities
Change of Repayment Cheques	Amendment or replacement of cheques used for the repayment of installments or financial obligations
Customer Request for Letters/Certificates Related to Credit Facilities	Issuance of letters or certificates detailing the credit facilities, upon the customer's request
Installment Deferment	Customer's request to defer a due payment on the credit facilities
Credit Facilities Rescheduling	Modification of the terms of existing credit facilities—such as extending the repayment period, changing installment amounts, or adjusting the interest rate—with the aim of facilitating repayment for the customer
Setup/Administrative Fees	Fees covering the administrative procedures related to opening or managing credit facilities application
Early Settlement Fee	Fees charged to the customer upon early settlement of credit facilities before the agreed term; the applicability and details of such fees are determined according to the contract signed between the customer and the bank
Commission for Increasing the Existing Credit Facilities	Fees charged for increasing the amount of an existing credit facilities after the customer's request has been approved

Service	Definition
Fund Transfers	
Fund Transfer to Banks within Qatar using IBAN via (Tahweel) System	Transferring funds to other accounts within Qatar through local banks using the (IBAN) under the (Tahweel) system
Fund Transfer to Banks Outside Qatar (All Currencies)	Transferring funds to banks outside Qatar in any foreign currency (excluding correspondent bank charges)
Fund Transfer through (QMP)	Transferring funds using a mobile electronic wallet application
Inquiry about an Outgoing Transfer Via the Beneficiary Bank (International Transfer)	A service that allows the customer to inquire about the status of an outgoing transfer through the receiving bank abroad
Amendment to an Outgoing Transfer	Amending the details or information of an outgoing transfer after it has been executed
Inquiry or Verification of an Outgoing Transfer	A service that enables customers to verify the status of an international outgoing transfer through the SWIFT system
Incoming Transfer in the Same Currency as the Account	Receiving a transfer in the same currency as the customer's bank account
Incoming Transfer in a Different Currency than the Account	Receiving a transfer in a currency different from the account currency, requiring currency conversion
Insufficient Balance for All Standing Instructions	Insufficient funds in the account to execute standing instructions
Creation of Standing Instructions	Setting up automatic recurring payment instructions from the customer's account to another customer's account
Modification or Cancellation of Standing Instructions	Modifying or canceling standing instructions previously created by the customer
Enforcement Against the Sender	A banking action taken when the sender is held directly responsible for the execution or processing of a financial transaction that was incomplete or requires correction

Service	Definition
Cheques	
Issuance of a Cheque Book for the First Time	Issuing the first cheque book when opening a new account or upon the customer's request
Issuance of a Subsequent Cheque Book via Branch or ATM	Issuing additional cheque books after the first one, based on the customer's request
Custom-Designed Cheque Books as per Customer Request	Issuing a cheque book with a customized design according to the customer's request
Cheque Signature Verification	Verifying the signature on a presented cheque to ensure it matches the bank's records
Image of a Paid Cheque	Requesting a copy of a cheque that has been cashed from the customer's account for documentation or auditing purposes
Issuance of a Bank Cheque	Issuing a bank cheque in the name of a specific beneficiary, fully covered by the customer's account
Bank Cheque Placed on Hold	Requesting a complete stop on a cheque or cheque book in case of loss to protect the account from unauthorized use
Cheque Stopped by Judicial or Compliance Order	Stopping a cheque by a judicial or compliance order, related to authorities such as the Public Prosecution or police, and also used in cases of the cheque issuer's bankruptcy
Retrieval / Cancellation of Post-Dated Cheques	Post-dated cheques issued to be collected at a later date upon maturity

03 Bank Commissions and Fees Collected from Individuals

Deposits and Accounts

#	Details	Fees
01	Cash Withdrawal in Local Currency	Free of charge
02	Opening a Bank Account	No fees and no minimum balance required
03	Foreign Currency Deposit / Withdrawal (in Account's Currency)	Deposit 0.5% Withdrawal 1%
04	Signature Verification	Free of charge
05	Reactivation of Dormant Accounts	Free of charge
06	Account Closure After One Year from Opening Date (Upon Customer Request)	Free of charge
07	Account Closure Within One Year from Opening Date (Upon Customer Request)	QAR 50
08	Periodic Statements Sent to Customers	Free of charge
09	Certified Statements Other Than Periodic Statements	QAR 10
10	Account Statements for Transactions up to 5 Years	QAR 10 per statement
11	Account Statements for Transactions for more Than 5 Years	QAR 20 per statement
12	Letter/Balance, Audit Confirmation, Liability Certificates	QAR 25
13	Minimum Balance Fees for Active Accounts	Free of charge
14	Minimum Balance Fees for Dormant Accounts	QAR 10 (Applicable if the monthly balance falls below QAR 500 or its equivalent in foreign currencies)
15	Replacement of Security Code for Online Banking Services	Free of charge
16	IBAN Certificate Request	Free of charge
17	Certified Electronic Account Statement	Free of charge
18	Issuance of Electronic Balance Certificate	Free of charge
19	Issuance of Paper Balance Certificate	QAR 25
20	Overdraft	5% or QAR 50 (whichever is higher)

Debit Cards (NAPS/Himyan) and Prepaid Himyan Cards, Credit Cards, and Prepaid Cards Issued by the Bank

#	Details	Fees
Debit Cards (NAPS/Himyan) and Prepaid Himyan Cards		
21	Issuance of a New Card for the First Time	Free of charge
22	Reissuance of PIN	Free of charge
23	Automatic Card Renewal	Free of charge
24	Unused Card	Free of charge
25	Cash withdrawal and Balance Inquiry from ATMs of Other Banks within Qatar	Free of charge
26	Top-Up	Free of charge
27	Issuance of an Additional Card (supplementary)	QAR 50
28	Card Replacement (Damaged or Lost)	QAR 50
29	Cash Withdrawal from ATMs in GCC Countries	QAR 6
30	Balance Inquiry from ATMs in GCC Countries	QAR 3
31	Cash Withdrawal from ATMs of Banks Outside Qatar and the GCC	QAR 15
32	Balance Inquiry from ATMs of Banks Outside Qatar and the GCC	QAR 10

#	Details	Fees
	Credit Cards[1]	
33	Issuance of a New Credit Card	Free of charge
34	Issuance of an Additional Credit Card (supplementary)	QAR 50
35	Replacement of a Credit Card (Damaged or Lost)	QAR 50
36	Reissuance of the PIN	Free of charge
37	Increase of the Credit Card Limit	Free of charge
38	Payment Delay	No fixed fees (interest or profit rate for the additional period)
39	Cash Withdrawal from ATMs Within Qatar	4% of withdrawn amount Minimum of QAR 10 Maximum of QAR 400
40	Balance Inquiry from ATMs Within Qatar	Free of charge

[1] This fee does not include charges related to co-branded cards, annual fees charged by the card issuer, or minimum usage fees.

#	Details	Fees
	Prepaid Cards Issued by the Bank	
41	Issuance of a New Prepaid Card for the First Time	Free of charge
42	Replacement of a Prepaid Card (Damaged or Lost)	QAR 50
43	Issuance of an Additional Prepaid Card (supplementary)	QAR 50
44	Top-Up	QAR 10
45	Electronic Account Statement	Free of charge
46	Printed Account Statement (monthly)	Free of charge
47	Renewal	Free of charge
48	Cancellation	Free of charge
49	Cash Withdrawal and Balance Inquiry from the Bank's ATMs	Free of charge
50	Cash Withdrawal through Other Networks within Qatar	QAR 10

Credit Facilities

#	Details	Fees
51	Cancellation of Credit Facilities after Approval	Free of charge
52	Replacement of Credit Facilities Collateral	Free of charge
53	Change of Repayment Cheques	Free of charge
54	Customer Request for Letters/Certificates Related to Credit Facilities	Free of charge
55	Installment Deferment	No fixed fees (interest or profit rate for the additional period)
56	Credit Facilities Rescheduling	No fixed fees (interest or profit rate for the additional period)
57	Setup/administrative fees	0.50%
58	Early Settlement Fee	1% of the remaining balance
59	Commission for Increasing the Existing Credit Facilities	0.5% of the added amount

Fund Transfers

#	Details	Fees
60	Fund Transfer to Banks within Qatar using IBAN via (Tahweel) System	1-100 QAR (1 QAR)
		100-1 million QAR (4 QAR)
		1 million QAR and above (6 QAR)
61	Fund Transfer to Banks Outside Qatar (All Currencies)	15 QAR
62	Fund Transfer via (Fawran[2]) Instant Payment System	0.01-0.99 QAR (0 QAR)
		1-1000 QAR (0.5 QAR)
		1001-10,000 QAR (0.5 QAR)
		10,001-25,000 QAR (1.5 QAR)
		25,001-50,000 QAR (2 QAR)
		50,001-100,000 QAR (3 QAR)
63	Fund Transfer through (QMP[3])	1 -1,000 QAR (0.5 QAR)
		1,000 QAR and above (2 QAR)
64	Inquiry about an Outgoing Transfer via the Beneficiary Bank (International Transfer)	Free of charge

[2] Includes all customers (individuals and companies of all sizes)

[3] Includes fintech companies and payment service providers

#	Details	Fees
65	Amendment to an Outgoing Transfer	Free of charge
66	Inquiry or Verification of an Outgoing Transfer	Free of charge
67	Copy of the Transfer Message	Free of charge
68	Incoming Transfer in the Same Currency as the Account	Free of charge
69	Incoming Transfer in a Different Currency than the Account	Free of charge
70	Insufficient Balance for all Standing Instructions	Free of charge
71	Creation of Standing Instructions within Qatar via (Terms) System	A one-time fee of QAR 10, after which local transfer fees within Qatar will be applied per transaction
72	Modification or Cancellation of Standing Instructions	QAR 5

Cheques

#	Details	Fees
73	Issuance of a Cheque Book for the First Time	Free of charge
74	Issuance of a Subsequent Cheque Book via Branch or ATM	25 sheets QAR 15
		50 sheets QAR 18
75	Custom-Designed Cheque Books as per Customer Request	25 sheets QAR 15 + design cost
		50 sheets QAR 18 + design cost
76	Cheque Signature Verification	Free of charge
77	Image of a Paid Cheque	QAR 10
78	Issuance of a Bank Cheque	QAR 25
79	Bank Cheque Placed on Hold	QAR 20
80	Returned Cheque due to Insufficient Funds	QAR 400
81	Returned Cheque due to Missing Drawer's Signature or Drawer's Signature Mismatch	QAR 200
82	Cheque Stopped due to Missing Additional Drawer's Signature	QAR 200
83	Cheque Stopped by the Drawer due to Loss or Cheque has been Manipulated with	QAR 200
84	Cheque Stopped due to Court or Regulatory Order	QAR 10
85	Collection of Post-Dated Cheques	QAR 10
86	Retrieval / Cancellation of Post-Dated Cheques	QAR 10
87	Sending Returned Cheques by Mail	QAR 10 + mailing fee

04 Bank Commissions and Fees Collected from Micro-Enterprises

Deposits and Accounts

#	Details	Fees
01	Cash Withdrawal in Local Currency	Free of charge
02	Opening a Bank Account	No fees and no minimum balance required
03	Foreign Currency Deposit / Withdrawal (in Account's Currency)	Deposit 0.5% Withdrawal 1%
04	Signature Verification	Free of charge
05	Reactivation of Dormant Accounts	Free of charge
06	Periodic Statements Sent to Customers	Free of charge
07	Account Management Fees for Micro Enterprises	Free of charge
08	Time Deposit – Initial Deposit	Free of charge
09	Certified Statements Other Than Periodic Statements	QAR 10
10	Account Statements for Transactions up to 5 Years	QAR 10 per statement
11	Account Statements for Transactions for More than 5 Years	QAR 20 per statement
12	Letter/Balance, Audit Confirmation, Liability Certificates	QAR 25
13	Account Closure After One Year from Opening Date (Upon Customer Request)	Free of charge
14	Account Closure Within One Year from Opening Date (Upon Customer Request)	QAR 50
15	Account Statement by Mail	QAR 20

#	Details	Fees
16	Minimum Balance Fees for Active Accounts	QAR 5 (Applicable if the monthly balance falls below QAR 5000 or its equivalent in foreign currencies)
17	Minimum Balance Fees for Dormant Accounts	QAR 10 (Applicable if the monthly balance falls below QAR 5000 or its equivalent in foreign currencies)
18	Fees for Activation, Installation, or Maintenance of POS Devices	Maximum of QAR 25 per month
19	Replacement of Security Code for Online Banking Services	Free of charge
20	IBAN Certificate Request	Free of charge
21	Issuance of Electronic Balance Certificate	Free of charge
22	Issuance of Paper Balance Certificate	QAR 25
23	Overdraft	5% or QAR 50 (whichever is higher)

Debit Cards (NAPS/Himyan) and Prepaid Himyan Cards, Credit Cards, and Prepaid Cards Issued by the Bank

#	Details	Fees
Debit Cards (NAPS/Himyan) and Prepaid Himyan Cards		
24	Issuance of a New Card for the First Time	Free of charge
25	Reissuance of PIN	Free of charge
26	Automatic Card Renewal	Free of charge
27	Unused Card	Free of charge
28	Cash Withdrawal and Balance Inquiry from ATMs of Other Banks within Qatar	Free of charge
29	Top-Up	Free of charge
30	Issuance of an Additional Card (supplementary)	QAR 50
31	Card Replacement (Damaged or Lost)	QAR 50
32	Cash withdrawal from ATMs in GCC Countries	QAR 6
33	Balance Inquiry from ATMs in GCC Countries	QAR 3
34	Cash withdrawal from ATMs of Banks Outside Qatar and the GCC	QAR 15
35	Balance Inquiry from ATMs of Banks Outside Qatar and the GCC	QAR 10
36	Payment Commission via Point-of-Sale (POS) Devices or Through the National E-Commerce Gateway System (QPay)	0.5%

#	Details	Fees
	Credit Cards [4]	
37	Issuance of a New Credit Card	Free of charge
38	Reissuance of the PIN	Free of charge
39	Increase of the Credit Card Limit	Free of charge
40	Replacement of a Credit Card (Damaged or Lost)	QAR 50
41	Payment Delay	No fixed fees (interest or profit rate for the additional period)
42	Cash Withdrawal from ATMs within Qatar	4% of Withdrawn amount Minimum of QAR 10 Maximum of QAR 400
43	Balance Inquiry from ATMs within Qatar	Free of charge
44	Fees for Local Credit Card Transactions Processed through International Companies on all Electronic Payment Channels	1

[4]This fee does not include charges related to co-branded cards, annual fees charged by the card issuer, or minimum usage fees

#	Details	Fees
	Prepaid Cards Issued by the Bank	
45	Issuance of a New Prepaid Card for the First Time	Free of charge
46	Replacement of a Prepaid Card (Damaged or Lost)	QAR 50
47	Issuance of an Additional Prepaid Card (supplementary)	QAR 50
48	Top-Up	QAR 10
49	Electronic Account Statement	Free of charge
50	Printed Account Statement (monthly)	Free of charge
51	Renewal	Free of charge
52	Cancellation	Free of charge
53	Cash Withdrawal and Balance Inquiry from the Bank's ATMs	Free of charge
54	Cash Withdrawal through other Networks	QAR 10

Credit Facilities

#	Details	Fees
55	Cancellation of Credit Facilities after Approval	Free of charge
56	Replacement of Credit Facilities Collateral	Free of charge
57	Change of Repayment Cheques	Free of charge
58	Customer Request for Letters/Certificates	Free of charge
59	Installment Deferment	No fixed fees (interest or profit rate for the additional period)
60	Credit Facilities Rescheduling	No fixed fees (interest or profit rate for the additional period)

Fund Transfers

#	Details	Fees
61	Fund Transfer to Banks within Qatar Using IBAN via (Tahweel) System	1-100 QAR (1 QAR)
		100-1 million QAR (4 QAR)
		1 million and above QAR (6 QAR)
62	Fund Transfer to Banks Outside Qatar (All Currencies)	15 QAR
63	Fund Transfer via (Fawran[5]) Instant Payment System	0.01-1000 QAR (0.5 QAR)
		1001-10,000 QAR (1 QAR)
		10,001-25,000 QAR (2 QAR)
		25,001-50,000 QAR (4 QAR)
		50,001-100,000 QAR (8 QAR)
		100,001-500,001 (15 QAR)
64	Fund Transfer through (QMP[6])	1 -1,000 QAR (0.5 QAR)
		1,000 QAR and above (2 QAR)
65	Fund Transfer through (WPS) System[7]	10 workers and less (50 QAR)
		11-100 workers (100 QAR)
		101-500 workers (200 QAR)
		501-1000 workers (300 QAR)
		1001 workers and above (500 QAR)

[5]Includes all customers (individuals and companies of all sizes)

[6]Includes fintech companies and payment service providers.

[7]Includes all companies

#	Details	Fees
66	Inquiry about an Outgoing Transfer via the Beneficiary Bank (International Transfer)	Free of charge
67	Amendment to an Outgoing Transfer	Free of charge
68	Incoming Transfer in the Same Currency as the Account	Free of charge
69	Incoming Transfer in a Different Currency than the Account	Free of charge
70	Insufficient Balance for all Standing Instructions	Free of charge
71	Creation of Standing Instructions within Qatar via (Terms) System	A one-time fee of QAR 10, after which local transfer fees within Qatar will be applied per transaction
72	Modification or Cancellation of Standing Instructions	QAR 5
73	Enforcement Against the Sender	QAR 35

Cheques

#	Details	Fees
74	Issuance of a Cheque Book for the First Time	Free of charge
75	Issuance of a Subsequent Cheque Book via Branch or ATM	25 sheets QAR 15
		50 sheets QAR 18
76	Custom-Designed Cheque Books as Per Customer Request	25 sheets QAR 15 + design cost
		50 sheets QAR 18 + design cost
77	Cheque Signature Verification	Free of charge
78	Image of a Paid Cheque	QAR 10
79	Bank Cheque Placed on Hold	QAR 20
80	Returned Cheque due to Insufficient Funds	QAR 400
81	Returned Cheque due to Missing Drawer's Signature or Drawer's Signature Mismatch	QAR 200
82	Cheque Stopped due to Missing Additional Drawer's Signature	QAR 200
83	Cheque Stopped by the Drawer due to Loss or Cheque has been Manipulated with	QAR 200
84	Cheque Stopped due to Court or Regulatory Order	QAR 10
85	Collection of Post-Dated Cheques	QAR 10
86	Retrieval / Cancellation of Post-Dated Cheques	QAR 10
87	Sending Returned Cheques by Mail	QAR 10 + mailing fee



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