



بنك بروة  
BARWA BANK

Account, Payment & Cash Management Services	Description	Fees (Business Regular)	Business First	Corporate/Financial Institutions
<b>Accounts</b>	Average balance	QAR 25K	QAR 100K	QAR 25K
	Minimum balance fee	QAR 250	QAR 500	QAR 250
	Closure of account within 3 months of opening	QAR 100 per account	Free	QAR 100 per account
	Dormant account activation	QAR 250	QAR 250	QAR 250
<b>Certificates &amp; Letters</b>	Copy of paid cheques less than one year	QAR 50 per cheque	Free	QAR 50 per cheque
	Copy of paid cheques more than one year	QAR 100 per cheque	Free	QAR 100 per cheque
	Signature verification	QAR 20 per request	QAR 20 per request	QAR 20 per request
	Liability letter to other banks, ministry of trade, trade and credit info and related letters	QAR 250 per letter	QAR 250 per letter	QAR 250 per letter
	Other letters / certificates (e.g. certification of account closure, certification of balance to Auditors, clearance letter and document retrieval)	QAR 100 per item	QAR 100 per item	QAR 100 per item
<b>CR update</b>	Getting expired documents from Ministry of Business and Trade	QAR 50	QAR 50	QAR 50
<b>Account Maintenance</b>	Charges for not providing renewal of expired documents for more than one month against Barwa Bank's process to obtain documentation.	QAR 250 per month, per account	QAR 250 per month, per account	QAR 250 per month, per account
<b>Statements</b>	Monthly, mailed copy	Free	Free	Free
	Online and e-statements	Free	Free	Free
	Duplicate statement	QAR 75	QAR 30	QAR 75
	Duplicate statement	QAR 100	QAR 50	QAR 100

<b>Standing Orders / Instructions</b>	Setting up of standing order	QAR50 per instruction	QAR50 per instruction	QAR50 per instruction
	Amend standing order	QAR50 per instruction	QAR50 per instruction	QAR50 per instruction
	Cancel standing order	QAR50 per instruction	QAR50 per instruction	QAR50 per instruction
	Monthly execution fee if between Barwa Bank accounts	Free	Free	Free
	Monthly execution fee per standing order (to other local banks)	QAR40 per instruction	QAR 25 per instruction	QAR40 per instruction
	Monthly execution fee per standing order (to international banks)	QAR75 per instruction	QAR50 per instruction	QAR75 per instruction
<b>Cheque Processing</b>	Per cheque book	40 per cheque book	20 per cheque book	40 per cheque book
	Customized cheques	Actual cost + 20%	Actual cost + 10%	Actual cost + 20%
	Hold and process Post Dated Cheques (PDC)	10 per cheque	10 per cheque	10 per cheque
	Cancel Post Dated Cheque (PDC)	20 per cheque	20 per cheque	20 per cheque
	Manager's cheque issuance	75 per cheque	75 per cheque	75 per cheque
	Cancelling manager's cheque	75 per cheque	75 per cheque	75 per cheque
	Cheque sent for special clearance (Outward Clearing)	QAR 100	QAR 100	QAR 100
	Bulk cheque processing	1.5 per cheque	Free	1.5 per cheque
	1st re-presentation of cheque	Free	Free	Free
	2nd re-presentation of cheque	QAR150 per cheque	Free	QAR150 per cheque
	3rd re-presentation of cheque	QAR250 per cheque	Free	QAR250 per cheque
<b>Returned Cheques</b>	1st time returned (insufficient funds)	QAR 600 per cheque	QAR 600 per cheque	QAR 600 per cheque
	2nd time returned (insufficient funds)	QAR 600 per cheque	QAR 600 per cheque	QAR 600 per cheque
	3rd time returned (insufficient funds)	QAR 600 per cheque	QAR 600 per cheque	QAR 600 per cheque
	Returned due to technical reason	20 per cheque	20 per cheque	20 per cheque
	Stop payment on cheque	40 per cheque	40 per cheque	40 per cheque

<b>Foreign Currency</b>	Foreign currency cash deposit fee	0.5 % of value or minimum QAR 20	0.5 % of value or minimum QAR 20	0.5 % of value or minimum QAR 20
	Collection of foreign currency cheques	Bank's prevailing FCY buying rate at date of notification of receipt of funds and QAR 50 processing charges, plus correspondent bank's charges, if any	Bank's prevailing FCY buying rate at date of notification of receipt of funds and QAR 50 processing charges, plus correspondent bank's charges, if any	Bank's prevailing FCY buying rate at date of notification of receipt of funds and QAR 50 processing charges, plus correspondent bank's charges, if any
	Collection of foreign currency cheques	USD 50 or (equivalent in FCY) as commission in lieu of exchange plus correspondent bank's charges, if any	USD 50 or (equivalent in FCY) as commission in lieu of exchange plus correspondent bank's charges, if any	USD 50 or (equivalent in FCY) as commission in lieu of exchange plus correspondent bank's charges, if any
<b>Remittances</b>	Transfer to other banks in Qatar	QAR 40 per remittance	QAR25 per remittance	QAR 40 per remittance
	Transfer to banks outside of Qatar	QAR 75 per remittance	QAR 50 per remittance	QAR 75 per remittance
	Recall remittance	QAR 100 per occurrence	Free	QAR 100 per occurrence
	Amend	QAR 100	Free	QAR 100
	Copy of SWIFT message (duplicate)	QAR 15 per duplicate SWIFT copy	Free	QAR 15 per duplicate SWIFT copy
<b>Balance Orders</b>	Balance order / account sweep	QAR 25 monthly, per account for sweep instruction	QAR 25 monthly, per account for sweep instruction	QAR 25 monthly, per account for sweep instruction
<b>Salary / Payroll Processing</b>	10 employees or less	50	50	50
	11-50 employees	100	100	100
	51-100 employees	200	200	200
	101-200 employees	300	300	300
	201-300 employees	400	400	400
	301-500 employees	500	500	500
	501-1000 employees	600	600	600
	1001-2000 employees	700	700	700
	2001-3000 employees	800	800	800
	3001-4000 employees	900	900	900
	4001-5000 employees	1000	1000	1000
Above 5000 employees	1100	1100	1100	
<b>Salary Card</b>	Card or PIN replacement	QAR 50 per card or PIN	QAR 50 per card or PIN	QAR 50 per card or PIN
	Amendment on Salary Card holder details	QAR 50 per request	Free	QAR 50 per request
<b>Corporate Charge Card</b>	Annual fee per card	QAR 350 per card	QAR 350 per card	QAR 350 per card
	Card renewal fee (per annum)	QAR 350 per card	QAR 350 per card	QAR 350 per card
	Cash advance fee	4% of value (QAR 100 minimum)	4% of value (QAR 100 minimum)	4% of value (QAR 100 minimum)
	PIN or card replacement (damaged, lost or stolen)	QAR 50 per card / PIN	QAR 50 per card / PIN	QAR 50 per card / PIN
	Providing copy of sales voucher/ statement	QAR 50 per voucher copy	Free	QAR 50 per voucher copy

<b>Corporate Internet Banking</b>	Corporate Internet Banking fee - view access only	Free	Free	Free
	Corporate Internet Banking fee - full access	QAR 100 Monthly for full access.	Free	Free
	RSA security device	QAR 50 per additional device	QAR 50 per additional device	QAR 50 per additional device
	Replacement of RSA security device	QAR 100 per device	QAR 100 per device	QAR 100 per device
	Per additional training and consultation session	QAR 500 per session	QAR 500 per session	QAR 500 per session
	Online transfer to third party	QAR 20 per transfer	QAR 20 per transfer	QAR 20 per transfer
	Online transfer to third party	QAR 40 per transfer	QAR 40 per transfer	QAR 40 per transfer
<b>Import L/C - Issuance of L/C</b>		0.5% flat for 3 months plus 0.155% for each additional month (Minimum period 3 months, Minimum amount QAR 500)	0.5% flat for 3 months plus 0.155% for each additional month (Minimum period 3 months, Minimum amount QAR 500)	0.5% flat for 3 months plus 0.155% for each additional month (Minimum period 3 months, Minimum amount QAR 500)
<b>Import L/C - Issuance of Standby L/C</b>		0.165% per month, (Minimum period 3 months, Minimum amount QAR 500)	0.165% per month, (Minimum period 3 months, Minimum amount QAR 500)	0.165% per month, (Minimum period 3 months, Minimum amount QAR 500)
<b>Import L/C - L/C Amendment - Extension of expiry date</b>		Extend Validity - 0.5% flat for 3 months plus 0.155% for each additional month and SWIFT charges of QAR150 (Minimum period 3 months, Minimum amount QAR 500)	Extend Validity - 0.5% flat for 3 months plus 0.155% for each additional month and SWIFT charges of QAR150 (Minimum period 3 months, Minimum amount QAR 500)	Extend Validity - 0.5% flat for 3 months plus 0.155% for each additional month and SWIFT charges of QAR150 (Minimum period 3 months, Minimum amount QAR 500)
<b>Import L/C - L/C Amendment - Increase in amount</b>		Increase Amount - same as issuance charges with minimum charge QAR200 plus SWIFT charges of QAR150	Increase Amount - same as issuance charges with minimum charge QAR200 plus SWIFT charges of QAR150	Increase Amount - same as issuance charges with minimum charge QAR200 plus SWIFT charges of QAR150
<b>Import L/C - Other L/C Amendments</b>		QAR 300 plus SWIFT charges of QAR150	QAR 300 plus SWIFT charges of QAR150	QAR 300 plus SWIFT charges of QAR150
<b>Import L/C - L/C Cancellation</b>		QAR 200	QAR 200	QAR 200
<b>Import L/C - Insurance Arrangement</b>		QAR 50	QAR 50	QAR 50
<b>Import L/C - Negotiation Commission</b>		0.125% flat with min. QAR 250 (Only for L/Cs directly advised to beneficiary)	0.125% flat with min. QAR 250 (Only for L/Cs directly advised to beneficiary)	0.125% flat with min. QAR 250 (Only for L/Cs directly advised to beneficiary)

<b>Import L/C - Discrepancy fees</b>		Foreign Currency - USD 100 plus SWIFT charges of QAR150	Foreign Currency - USD 100 plus SWIFT charges of QAR150	Foreign Currency - USD 100 plus SWIFT charges of QAR150
		Local Currency - QAR 300	Local Currency - QAR 300	Local Currency - QAR 300
<b>Import L/C - Acceptance Commission</b>		2.00% per annum plus SWIFT charges of QAR150 (minimum QAR250)	2.00% per annum plus SWIFT charges of QAR150 (minimum QAR250)	2.00% per annum plus SWIFT charges of QAR150 (minimum QAR250)
<b>Import L/C - Documents presented under expired DC</b>		Flat fee of 0.125% in the invoice value plus SWIFT charges of QAR150	Flat fee of 0.125% in the invoice value plus SWIFT charges of QAR150	Flat fee of 0.125% in the invoice value plus SWIFT charges of QAR150
<b>Import L/C - Shipping Guarantee</b>		0.125% of invoice value (minimum QAR 250) plus 0.25% for Guarantees outstanding over 1 month.(Minimum QAR 350)	0.125% of invoice value (minimum QAR 250) plus 0.25% for Guarantees outstanding over 1 month.(Minimum QAR 350)	0.125% of invoice value (minimum QAR 250) plus 0.25% for Guarantees outstanding over 1 month.(Minimum QAR 350)
<b>Import L/C - Delivery Order</b>		0.125% of invoice value (minimum QAR 250) plus 0.25% for Guarantees outstanding over 1 month.(Minimum QAR 350)	0.125% of invoice value (minimum QAR 250) plus 0.25% for Guarantees outstanding over 1 month.(Minimum QAR 350)	0.125% of invoice value (minimum QAR 250) plus 0.25% for Guarantees outstanding over 1 month.(Minimum QAR 350)
<b>Import L/C - L/C related charges</b>		L/C by Swift QAR 365	L/C by Swift QAR 365	L/C by Swift QAR 365
<b>Import L/C - L/C's Overdrawn</b>		L/C by Courier QAR 200	L/C by Courier QAR 200	L/C by Courier QAR 200
<b>Import L/C &amp; IBC - Safekeeping charges on discrepancy bills under L/C &amp; IBC</b>		L/C by Mail QAR 50	L/C by Mail QAR 50	L/C by Mail QAR 50
<b>Import Payment Charges</b>		Same as per Issuance	Same as per Issuance	Same as per Issuance
<b>Export L/C - Pre advice of L/C</b>		QAR 300 flat	QAR 300 flat	QAR 300 flat
<b>Export L/C -Advising only</b>		QAR 250 flat	QAR 250 flat	QAR 250 flat
<b>Export L/C - Advising adding confirmation (on Beneficiary's account)</b>		0.125% for each 3 months, minimum QAR 350	0.125% for each 3 months, minimum QAR 350	0.125% for each 3 months, minimum QAR 350
<b>Export L/C -Silent Confirmation</b>		0.125% of bill value minimum QAR 250	0.125% of bill value minimum QAR 250	0.125% of bill value minimum QAR 250
<b>Export L/C - Export negotiation charges</b>		0.125% of bill value minimum QAR 250	0.125% of bill value minimum QAR 250	0.125% of bill value minimum QAR 250
<b>Export L/C - Cancellation</b>		QAR 250	QAR 250	QAR 250
<b>Export L/C - Reimbursement (when Barwa Bank is the reimbursing bank)</b>		QAR 250 or USD 75	QAR 250 or USD 75	QAR 250 or USD 75

<b>Export L/C - Acceptance Commission (confirmed)</b>		0.25% for export transaction not denominated in QAR or not involving Foreign Exchange. (Minimum QAR 200)	0.25% for export transaction not denominated in QAR or not involving Foreign Exchange. (Minimum QAR 200)	0.25% for export transaction not denominated in QAR or not involving Foreign Exchange. (Minimum QAR 200)
<b>Export L/C transfer charges</b>		0.25% flat for 3 months thereafter 0.125% per month (minimum USD 1,000)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 1,000)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 1,000)
<b>Export L/C - Transfer of L/C with alteration/ amendment</b>		0.25% flat for 3 months thereafter 0.125% per month (Minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (Minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (Minimum USD 500)
<b>Export L/C - Export Discrepancy Charges</b>		QAR 300	QAR 300	QAR 300
<b>Export L/C - Amend/ increase (confirmed L/C - charges on Beneficiary's account)</b>		0.25% flat for 3 months thereafter 0.125% per month (Minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (Minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (Minimum USD 500)
<b>Export L/C - Amendment Advising</b>		QAR 300	QAR 300	QAR 300
<b>Export L/C - Assignment of proceeds under L/C</b>		QAR 400	QAR 400	QAR 400
<b>Export L/C -Transfer of documents</b>		0.25% flat for 3 months thereafter 0.125% per month (minimum USD 1,000)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 1,000)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 1,000)
<b>OBC - Negotiation</b>		0.125% of bill value minimum QAR250	0.125% of bill value minimum QAR250	0.125% of bill value minimum QAR250
<b>OBC -Bills Returned Unpaid</b>		QAR 200 flat	QAR 200 flat	QAR 200 flat
<b>OBC - Amendment</b>		QAR 300	QAR 300	QAR 300
<b>OBC - Reimbursement charges</b>		QAR 250 or USD 75	QAR 250 or USD 75	QAR 250 or USD 75
<b>OBC - Acceptance processed under collection</b>		0.125% of bill value minimum QAR250	0.125% of bill value minimum QAR250	0.125% of bill value minimum QAR250
<b>OBC - traces for unaccepted/overdue bill</b>		QAR 40 per tracer	QAR 40 per tracer	QAR 40 per tracer
<b>OBC - free of payment</b>		0.125% of bill value minimum QAR250	0.125% of bill value minimum QAR250	0.125% of bill value minimum QAR250
<b>Import L/C collection &amp; bills under collection - Handling Commission Documents. For collection</b>		0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)
<b>Import L/C collection &amp; bills under collection - transfer documents. To other local bank</b>		0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)

<b>Import L/C collection &amp; bills under collection - return unpaid documents</b>		0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)
<b>Import bills for collection - Avalisation Bill</b>		0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)
<b>Import bills for collection - Amendment of L/C bill</b>		QAR 300	QAR 300	QAR 300
<b>Import bills for collection - Release of documents free of payment</b>		0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)	0.25% flat for 3 months thereafter 0.125% per month (minimum USD 500)
<b>Import bills for collection - bill transferred to past due</b>		QAR 200	QAR 200	QAR 200
<b>Import bills for collection -Safekeeping charges</b>		USD 100 on each bill	USD 100 on each bill	USD 100 on each bill
<b>Import bills for collection -Acceptance of usance collections documents</b>		QAR 250	QAR 250	QAR 250
<b>Bank Guarantee Issuance</b>		0.184% per month or part thereof (Minimum QAR 500 )	0.184% per month or part thereof (Minimum QAR 500 )	0.184% per month or part thereof (Minimum QAR 500 )
<b>Bank Guarantee Issuance - Retention Bond</b>		0.25% per month or part thereof (Minimum QAR 500)	0.25% per month or part thereof (Minimum QAR 500)	0.25% per month or part thereof (Minimum QAR 500)
<b>Bank Guarantee Issuance - Amendment/Increase</b>		0.184% per month or part thereof (Minimum QAR 250)	0.184% per month or part thereof (Minimum QAR 250)	0.184% per month or part thereof (Minimum QAR 250)
<b>Bank Guarantee Issuance - Other Amendments</b>		QAR 300 flat	QAR 300 flat	QAR 300 flat
<b>L/Gs Issued under counter guarantee - Issuance</b>		0.25% per month or part thereof (Minimum QAR 500)	0.25% per month or part thereof (Minimum QAR 500)	0.25% per month or part thereof (Minimum QAR 500)
<b>Bank Guarantee Issuance - Amendment</b>		QAR 300 flat	QAR 300 flat	QAR 300 flat