



Tariff of Charges

Category: Cheque Transactions

Commission name	Commission
Cheque books "In Syrian Pound"	500 SYP (8) pages 1250 SYP (24) pages 2000 SYP (48) pages
Cheque books "In USD"	(\$8) 8 pages (\$18) 24 pages (\$24) 48 pages
Cheque books "In EUR"	(\$8) 8 pages (\$18) 24 pages (\$24) 48 pages
Check paying (in cash) all currencies ¹	0.1% Commission to be collected from the drawer's account
Check paying (in account) "In Syrian Pound"	500 SYP Commission to be collected from the drawer's account
Check paying (in account) "In USD"	10 \$ Commission to be collected from the drawer's account
Check paying (in account) "In EUR"	10 € Commission to be collected from the drawer's account
Internal Cheque settlement (Certified Cheque) "In Syrian Pound" ²	500-800 SYP
Internal Cheque settlement (Certified Cheque) "In USD &€" ³	10-15 \$ or equivalent for other currencies
Internal Cheque settlement (amendment, cancellation ...) "In Syrian Pound" ³	250 SYP
Internal Cheque settlement (amendment, cancellation ...) "In USD" ³	20 \$ or equivalent for other currencies
Internal Cheque settlement (amendment, cancellation ...) "In EUR" ³	20 \$ or equivalent for other currencies
External Cheque settlement (amendment , cancellation ...) "In USD" ³	20 \$ or equivalent for other currencies
external Cheque settlement (amendment, cancellation ...) "In EUR" ³	20 €
Cheque collection (In Syrian Pound / Inside Syria)	750 SYP
Cheque collection (In USD /Inside Syria)	25\$ or equivalent for other currencies
External Bounced Cheque under collection "In EUR"	25€
Cheque under collection (In USD/ External) ⁴	50 \$ - 200 \$ or equivalent for other currencies
Cheque under collection (In IN EUR/ External) ⁴	50 € - 200 €
Lost Cheque circulation "In Syrian Pound"	250 SYP
Lost Cheque circulation "In USD"	10 \$ or equivalent for other currencies
Lost Cheque circulation "In EUR"	10€
Bounced Cheque inquiry "In Syrian Pound"	250 SYP
Bounced Cheque inquiry "In USD"	10 \$ or equivalent for other currencies
Bounced Cheque inquiry "In EUR"	10 €
Reporting on checks "In Syrian Pound"	250 SYP
Reporting on checks "In USD"	10 \$ for internal Cheque 50 \$ for external Cheque or equivalent for other currencies
Reporting on checks "In EUR"	10 € for internal Cheque 50 € for external Cheque

Cheque Transactions

1. The commissions are charged for all clients unless otherwise agreed
2. issuing a certified check (Certifying checks for import purposes requires a commission of 5 per thousand according to the decision of the Central Bank of Syria)
3. Settlement transactions for regular / certified checks includes: stopping ,returning, rejecting a check/ amending check data / Checkbook destruction / settling a returned check / depositing a certified check into the account, the commission of which is collected from the beneficiary.
When destroying / canceling / stopping more than one check at the same time, the commission will be collected once for all check
4. The commission is determined case by case, in addition to the commission of correspondent banks, SWIFT and postal banks, if any

Category: Account transaction

Commission name	Commission
Banking Services package ¹	50 SYP - 400 SYP 4 units by account currency
Account opening "In Syrian Pound" ²	250 individuals 500 sole proprietorship 750 Corporate 1500 companies under establishment without stamps
Sub-Account opening "In Syrian Pound" ³	100 SYP
Sub-Account opening "In foreign currencies"	2 units by account currency
Account opening "In foreign currencies"	3 units by account currency
Account closing "In Syrian Pound" ⁴	100 SYP - 250 SYP
Account closing "In foreign currencies"	5-25 by account currency
Account reopening "In Syrian Pound" ⁵	400 SYP -750 SYP
Account reopening "In foreign currencies"	5 units by account currency
Money transfer "In Syrian Pound" within QNB Syria	20 SYP transfer to salaried accounts 50 SYP transfer to another client within QNB Syria
Money transfer "In USD" within QNB Syria ⁶	15 \$
Money transfer "In EUR" within QNB Syria	15 €
Money transfer "In Syrian Pound"- According to Regulation No.5	"0.2% transfer to another client within QNB Syria" 0.5% "transfer to another bank client inside Syria "
Account statement issuance fee "In Syrian Pound"	100 SYP for the first paper and 25 SYP for each additional paper
Account statement issuance fee "in USD" ⁶	5 \$
Account statement issuance fee "in EUR"	5 €
Account statement issuance fee "In Syrian Pound" / Bank certificate ⁷	100 SYP - 750 SYP
Account statement issuance fee "In USD" / Bank certificate ⁸	10 \$ or equivalent for other currencies
Account statement issuance fee "In EUR" / Bank certificate ⁸	10 €
Certified Account statement issuance fee "In Syrian Pound" ⁹	500 SYP
Certified Account statement issuance fee "In USD" ⁶	10 \$
Certified Account statement issuance fee "In EUR"	10 €

Cash deposit commission " In Syrian Pound" ¹⁰	20 SYP withdrawal from ATM
Cash deposit commission "in In foreign currencies"	0.1%
Cash withdrawal commission " In Syrian Pound"	0.1%
Cash withdrawal commission "in In foreign currencies" ¹¹	0.1%
account type amendment" in foreign currencies" (interest/no interest - individual/joint) ¹²	3 - 40 units by account currency
account type amendment" In Syrian Pound" (interest/no interest - individual/joint) ¹³	100 SYP -1000 SYP

Account transaction

- Banking Services package includes some of our electronic and non-electronic services depending on the customer type.
- Stamps are not included, excludes salaried accounts/current accounts opened for the purposes of transferring salaries, where only the value of stamps is collected.
- To be collected when opening a sub-account (saving - current - account for decision no 5) POS account are excluded
- 200 SYP To be collected for each suffix closing 300 SYP if the closure occurs before 3 months from the account opening Exception the commission of suffix related to real estate sales and points of sale
- To be collected when reopening a dormant / closed accounts "each suffix "500 Individuals - 850 corporate and sole proprietorship including
- equivalent for other currencies
- 100 Electronic property notification service 150 Commission for requesting a copy of old documents / receipts 150 Customer's signature Certification 750 for all letters issued by the bank and related to the customer account balance number - transactions),or to transfer receipt, printed on a letterhead paper
- For all letters issued by the bank and related to the customer account (balance - number - transactions) printed on a letterhead paper.
- 500 for the first 3 paper 75 for each additional paper
- For cash withdrawal from the accounts at the rate of 20 syp withdrawal from ATM on all amounts unless otherwise approved. For withdrawals from accounts in foreign currencies deposited before 01/05/2020, a withdrawal commission of 1% is applied. For remittance accounts, the commission to determined case by case freight and cash insurance fees 0.5% (5 per thousand)
- To be collected for Term deposit early withdrawal- changing the cash collateral form interest-bearing guarantee to an interest-free guarantee and vice versa 25 units per currency
40 units "per currency " for new time deposit request
3 unit monthly for dormant account
- 250 To be collected for:
Changing the account from individual to sole proprietorship or joint account
Changing the account from companies under incorporation to corporate account New term deposit / Term deposit early withdrawal- changing the cash collateral form interest bearing guarantee to an interest-free guarantee and vice versa
100 for dormant account "monthly"
100 for account details amendments
250 for adding / removing a reservation signal on the account , and for amending the account upon death "Devolution of estate" 1000 for release of the capital of a company under establishment

Category: Transfers

Commission name	Commission
Outward local transfer "in Syrian Pound" ¹	2 SYP - 500 SYP
Outward local transfer "in USD" ²	25 \$ - 300 \$
Outward local transfer "in EUR" ²	25 \$ - 300 \$
Outward local transfer cancelation "in Syrian Pound"	100 SYP
Outward local transfer cancelation "in USD" ³	10 \$
Outward local transfer cancelation "in EUR"	10 €
Outward local transfer Amendmen "in Syrian Pound"	100 SYP
Outward local transfer Amendment "in USD" ³	10 \$
Outward local transfer Amendment "in EUR"	10 €
External Outward transfers "in USD" ³⁻⁴	25 \$ - 300 \$
External Outward transfers "in EUR" ⁴	25 \$ - 300 \$
External Outward transfers cancelation "in USD" ³⁻⁵	50 \$
External Outward transfers cancelation "in EUR" ⁵	50 €
External Outward transfers Amendment "in USD" ³⁻⁵	50 \$
External Outward transfers Amendment "in EUR" ⁵	50 €
Inward local transfer "in Syrian Pound" ⁶	0 SYP - 500 SYP
Inward local transfer "in USD" ⁷	25 \$ - 300 \$
Inward local transfer "in EUR" ⁸	25 € - 300 €
Inward local transfer cancelation "in Syrian Pound"	100 SYP
Inward local transfer cancelation "in USD"	10 \$
Inward local transfer cancelation "in EUR"	10 €
Inward local transfer Amendment "in Syrian Pound"	100 SYP
Inward local transfer Amendment "in USD"	10 \$
Inward local transfer Amendment "in EUR"	10 €
External inward transfers "in USD" ³	25 \$ - 300 \$
External inward transfers "in EUR"	25 € - 300 €
External inward transfers cancelation "in USD" ³	50 \$
External inward transfers cancelation "in EUR"	50 €
External inward transfers Amendment "in USD" ³	50 \$
External inward transfers Amendment "in EUR"	50 €

Transfers

- For outward transfers:
 - Out of SYGS
10 SYP for amount less than 500 SYP
For 500 SYP and more the commission to be collected as 0.5% form the transferred amount minimum of 2 SYP and maximum of 50 SYP.
 - SYGS transfers
0.5% form the transferred amount minimum 250 SYP and maximum of 500 SYP.
In case the notification is requested on the same day of issuance of the transfer, the notification commission will be deducted at 100 in addition to the transfer commission
- 0.5% form the transferred amount.
- Or equivalent for other currencies
- Case by case
 - Postal - Swift - and the Correspondence Bank commissions to be added
- postal - Swift - and the Correspondence Bank commissions to be added
- NO commission on SYGS inward -transfers 500 for other incoming transfers clearing/current accounts..)
- 25 \$ for amount less than 300 \$
25 \$ for amount of 300 \$ and above
- 15 € for amount less than 500 €
15 € for amount of 500 € and above

Category: E- Services

Commission name	Commission
ATM card issuance fee ¹	500 SYP Regular Card per year 750 SYP . VIP Card per year
ATM card renewal fee ¹	500 SYP Regular Card per year 750 SYP . VIP Card per year
ATM card cancellation ²	100 SYP
Withdrawal/transfer commission from the ATM via another bank card	5 SYP for Non-financial transactions (non QNB ATMs) 10 SYP Financial transactions (non QNB ATMs)
1. To be collected as below : For the entire duration of the card" 3 years" For new issuance, renewal, replacement For, primary/ supplementary card	
2. Card cancellation 100 SYP PIN reissue (out of banking service package) 100 SYP Card amendment (out of banking service package) 100 SYP the cash is exclusively in the transparent drawer and the status of the operation (issuer time out) is 100 SYP	

Category: Various banking services

Commission name	Commission
Foreign currency exchange	10 Units per currency
Bank power of attorney in	400 SYP - 1500 SYP
Bank power of attorney in USD ¹	10 \$
Bank power of attorney in EUR ¹	10 €
Bank power of attorney renewal	500 SYP
Bank power of attorney renewal in USD ²	5 \$
Bank power of attorney renewal in EUR ²	5 €
Bank power of attorney cancelation	250 SYP
Bank power of attorney cancelation in USD ³	3 \$
Bank power of attorney cancelation in EUR ³	3 €
Clearance letter ⁴	1000 SYP individuals 3000 SYP corporate
damaged banknotes replacement commission	0.5% for cash deposit small banknote categories (5 SYP 10 SYP)

Various banking services

1. 1500 Organize judicial power of attorney
750 SYP for Organizing Bank power of attorney transfer, cash withdrawal and cash deposit, if the delegation is for one time use only or for period of less than one year the commission will be 400 SYP.
400 SYP for standing orders
2. To be collected upon renewal of Bank power of attorney or the delegation, regardless of the duration.
3. To be collected upon cancellation of Bank power of attorney or the delegation
4. Commission for debt payoff letter/ Clearance letter / credit rating statement

Category: Direct credit Facilities

Commission name	Commission
Credit file request ¹	Maximum of 0-3000 SYP
Credit file study	As per credit approval maximum of 0.2%
CDR (credit du risk) ²	100 individuals and sole proprietorship accounts 200 corporate and joint accounts
Reschedule	maximum of 0.2%
Credit file renewal	maximum of 0.2%
Guarantee replacement ³	maximum of 1000-3000 SYP
Credit Facilities statement	maximum of 1000-3000 SYP
Legal Prosecution ⁴	1000 SYP

Direct credit Facilities

1. To be collected upon submitting the credit file (new / renew) request "regardless the approval decision", All the collected commissions should not exceed 0.2% of the granted facility and as per the credit approval.
2. All of the collected commissions (upon granting/renewing) should not exceed 0.2% of the granted facility and as per the credit approval.
Later CRDs commission to be collected separately.
3. Apply for Mortgage replacement, reassessment , Mortgage / redemption power of attorney
4. Case by case, depending on the cost related to each case.

Category: Letter of Guarantee LG

Commission name	Commission
LG issuance ¹	maximum of %2
LG Amendment ²	maximum of %2
LG Amendment / Data Amendment	1000 SYP
LG Amendment / Data Amendment in USD	10 \$
LG Amendment / Data Amendment in EUR	10 €
LG Amendment / Amount Decreasing	1000 SYP
LG Amendment / Amount Decreasing in USD	10 \$
LG Amendment / Amount Decreasing in EUR	10 €
LG Amendment / Settlement / delivery	1000 SYP
LG Amendment / Settlement / delivery in USD	10 \$
LG Amendment /Settlement / delivery in EUR	10 €
LG Cancelation	500 SYP
LG Cancelation in USD	5 \$
LG Cancelation in EUR	5 €
LG account statement ⁴	500 SYP -1500 SYP

Letter of Guarantee LG

- 1. For all currencies
To be collected on Quarterly bases
All the collected commissions should not exceed 2% of the granted facility
- 2. For all currencies
To be collected on Quarterly bases (For amount increasing and LG extension)
All the collected commissions should not exceed 2% of the granted facility
- 3. All the collected commissions should not exceed 2% of the granted facility
- 4. 500 SYP for beneficiary Correspondence, LG statement ,or any letter related to the LG 1500 SYP Correspondence for sending an employee to receive / deliver LG

Category: Documentary collection DC

Commission name	Commission
DC review fees in USD ¹ or equivalent for other currencies	maximum of 2%
DC review fees in EUR ¹	maximum of 2%
Payment sight "In USD" ¹ or equivalent for other currencies	maximum of 2%
Payment sight "In EUR" ¹	maximum of 2%
DC payment in USD ¹ or equivalent for other currencies	maximum of 2%
DC payment in EUR ¹	maximum of 2%
Acceptance in USD ¹ or equivalent for other currencies	maximum of 2%
Acceptance in EUR ¹	maximum of 2%

Documentary collection DC

- 1. All the collected commissions should not exceed 2% of the granted facility

Category: Letter of Credit LC

Commission name	Commission
LC issuance in USD ¹	maximum of 2%
LC Cancelation in USD ²	maximum of 2%
LC Amendment in USD ²	maximum of 2% 50 \$ for data amendment
Advising LC in USD ¹	maximum of 2%
LC Acceptance in USD ²	maximum of 2%
LC Confirmation in USD ¹	maximum of 2%
LC Transfer in USD ²	maximum of 2%
LC Delivery in USD ²	maximum of 2%
LC Verifying in USD ²	maximum of 2%

Letter of Credit LC

- 1. Or equivalent /every three months, All the collected commissions should not exceed 2% of the granted facility.
- 2. Or equivalent, All the collected commissions should not exceed 2% of the granted facility

Qatar National Bank -Syria S.A.
Al Abbassiyeeen Square
P.O.BOX 33000
Tel: (+963) 11 9920
Fax: (+963) 11 4432 221

qnb.com