

Cash Management and Trade Finance Pricing Guide

Qatar

Cash Management

Account Services	Charges	Notes
Account Maintenance Charge	QAR 0.00	Per account, per month
	EUR 70.00	
	or	
Account Maintenance Charge Euro Accounts	[average monthly account balance] x [applicable European Central Bank deposit rate]	Per account, per month
	Whichever fee is higher	
	CHF 70.00	
	or	
Account Maintenance Charge Swiss Franc Accounts	[average monthly account balance] x [applicable Swiss National Bank deposit rate]	Per account, per month
	Whichever fee is higher	
Minimum Balance Fee	QAR 0.00	Per account, per month
Audit Confirmation Letter	QAR 250.00	Per letter
Balance Confirmation Letter	QAR 150.00	Per letter
SWIFT MT 940 / 950 / 942 / 910	QAR 100.00	Per month, per account, per message type
Standing Instructions - Setup and Amendment	QAR 100.00	Per item
Courier Service	QAR 35.00 or actual	Per delivery, whichever is higher
Corporate Cheque Book Issuance	QAR 2.00	Per cheque leaf
Customised Corporate Cheque Book	As agreed	Per design, as per vendor quote

Duplicate Account Statement	QAR <u>10.00</u>	Per page
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Payments

Domestic Transfers RTGS Electronic	QAR 35.00	Per transaction
Domestic Transfers RTGS Manual	QAR 90.00	Per transaction
Domestic Transfers - ACH Electronic	QAR 35.00	Per transaction
Domestic Transfers - ACH Manual	QAR 90.00	Per transaction
Domestic Book Transfers - Electronic	QAR 0.00	Per transaction
Domestic Book Transfers - Manual	QAR 10.00	Per transaction
International Book Transfers - Electronic	QAR 10.00	Per transaction
International Telegraphic Transfers - Electronic	QAR 55.00	Per transaction, plus correspondent banking charges
International Telegraphic Transfers - Manual	QAR 130.00	Per transaction, plus correspondent banking charges
Payroll Domestic - Electronic	QAR 35.00	Per transaction
Payroll International - Electronic	QAR 55.00	Per transaction
Cashier Order - Electronic	QAR 20.00	Per transaction
Wage Protection System (WPS)	As Agreed	Per month, depending on number of employee payments
International ACH	USD 5.00	Per transaction

Cash Management

Payments (cont'd)	Charges	Notes
Cashier Order - Manual	QAR 100.00	Per transaction
Foreign Currency Drafts - Electronic	QAR 50.00	Per transaction
Foreign Currency Drafts - Manual	QAR 100.00	Per transaction
Corporate Cheque Issuance	QAR 20.00	Per cheque
Onsite Cheque Printing - Implementation	QAR 3000.00	One time setup fee
Onsite Cheque Printing - Cheque Issuance	QAR 20.00	Per cheque
Cheque Return - Insufficient Funds	QAR 300.00	Per transaction
Cash withdrawal from USD and GBP accounts	1.00% of the amount or QAR 100.00	1.00% of the amount being withdrawn or a minimum of QAR 100.00 whichever is greater
Cash withdrawal from any other foreign currency account	2.00% of the amount or QAR 100.00	2.00% of the amount being withdrawn or a minimum of QAR 100.00 whichever is greater
Transaction Amendment	QAR 75.00	Per transaction
Return / Recalled Item	QAR 60.00	Per transaction
Stop Payment / Cancellation Request	QAR 100.00	Per transaction
Investigations	QAR 60.00	Per item

Collections

Domestic Transfers	QAR 0.00	Per transaction
Domestic Book Transfers	QAR 0.00	Per transaction
International Book Transfers	QAR 0.00	Per transaction
International Telegraphic Transfers	QAR 0.00	Per transaction, plus correspondent banking charges
Corporate Cheque Clearing	As agreed	Per transaction

Cash Management

Collections (cont'd)	Charges	Notes
Corporate Cheque Clearing - Urgent	QAR 50.00	Per cheque
Cashier Order	QAR 0.00	Per transaction
USD Cheque - Collections	USD 55.00	Per transaction, plus correspondent bank and courier charges
Foreign Currency Cheque - Collections	QAR 50 or 0.125% of the cheque amount whichever is higher	Per transaction, plus correspondent bank and courier charges
Foreign Currency Cheque - Purchased	As agreed	Per transaction, plus correspondent bank charges
Cash Deposit at branch	QAR 0.00	Per deposit
Post-dated Cheque (PDC) - Warehousing	QAR 25.00	Per cheque
Post-dated Cheque (PDC) - Discounting Commission	As agreed	Per cheque
Cheque Return - Due to Issuer Insufficient Funds	QAR 0.00	Per transaction
Cheque Return - Presented Again	QAR 25.00	Per transaction

Receivables Management

Cheque Data Enrichment - Setup	QAR 3500.00	One time fee
Cheque Data Enrichment - Maintenance	QAR 350.00	Monthly
Reconciliation Services - Setup	QAR 3500.00	One time fee
Reconciliation Services - Maintenance	QAR 500.00	Monthly

Cash Management

Liquidity Management	Charges	Notes
Structure Implementation	QAR 500.00	One time, per structure
Account Maintenance - Domestic Structure	QAR 35.00	Per account, per month
Account Maintenance - Cross-border Structure	QAR 55.00	Per account, per month
Inter-company Reporting	QAR 100.00	Per month

Connectivity

Straight2Bank Web - Implementation	QAR 500.00	One-off
Straight2Bank Web - Vasco Token Issuance	QAR 100.00	Per vasco token, one time fee
Straight2Bank Web - Monthly Usage	QAR 200.00	Per month, per contract
Straight2Bank Web - Multi-Bank Reporting setup	QAR 200.00	One-off
Straight2Bank Web - Multi-Bank Reporting usage	QAR 50.00	Per month, per account
Straight2Bank Access - Implementation	As agreed	One-off
Straight2Bank Access - Monthly Usage	QAR 200.00	Per month, per contract

Interest

Call Account - Credit Interest	Non interest bearing or subject to proposal
Current Account - Credit Interest	Non Interest bearing
Current Account - Debit Interest	As agreed

Trade Finance - Import

Irrevocable Documentary Credits, Deferred Payment Credits (Usance L/C), Back to Back Documentary Credits, Revolving Documentary Credits, Standby Documentary Credits

	Charges	Notes
Opening commissions / Financial Amendments / Documentary credits calling for usance drafts, or stipulate deferred payment terms	0.1875%	Charged upfront at the time of establishment. Calculated on Letter of Credit value per month or part thereof for the entire validity of the credit (subject to a minimum of three months or QAR 300 whichever is greater). Usance commission is in addition to opening commission
Non-financial amendments / Re-instatement fee under Revolving LC	QAR 300.00	Per amendment / per re-instatement
Discrepant bills under documentary credit	QAR 200.00	Charged from the proceeds or claimed from the negotiating bank, as appropriate, except where charges are for the applicant's account.
Reimbursement charges	USD 60.00	Per negotiation. To be deducted from the proceeds or claimed from the negotiating bank, as appropriate, except where charges are for the applicant's account.

Documentary import bills for collection

Collection commission	0.125%	Calculated flat on the Bill value, subject to a minimum of QAR 200.00
Acceptance of Usance collection documents	QAR 250.00	Per item
Amendment to original collection instructions	QAR 250.00	Per item
Avalisation of accepted bills	0.125%	Per month or part thereof, subject to a minimum of QAR 200.00

Trade Finance - Import

Shipping Guarantees/Delivery Orders	Charges	Notes
Opening Commission	0.125%	Calculated on the invoice value, subject to a minimum of QAR 250.00 for the 1st month
Commission on transactions outstanding for more than one month	QAR 200.00	Per month or part thereof
Others		
Open Invoice Financing	0.125%	Calculated on the invoice value, subject to a minimum of QAR 200.00

Trade Finance - Export

Documentary Credit opened by other Banks/Branches	Charges	Notes
Advice of documentary credit or Guarantee/amendment	QAR 250.00 QAR 350.00	QAR 250.00 flat fee for each advice where charges are on account of beneficiary and it is a SCB client. QAR 350.00 flat fee for each advice where charges are on account of beneficiary and it is not a SCB client, or where charges are on account of party other than beneficiary.
Negotiation / handling of Export L/C	0.125%	0.125% on the face values of the bill. Min QAR 200.00
Pre-advice of documentary credit	QAR 200.00	Per pre-advice
Assignments processed under an L/C	QAR 350.00	Per item
Confirmation of documentary credits opened by Other Banks/Branches	0.125% or QAR 350.00 whichever is greater	Charged upfront on the face value of the credit for each three month period, or part thereof.
Discrepant bills under documentary credit	QAR 100.00	For each discrepant document presented under a credit.

Documents under Credits

Export Documents – Pre-checking	Free	Per set of documents
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Transfer of Documentary Credits

Transfer of documentary credit or amendment for value increase	0.25%	Calculated on the credit value subject to a minimum of QAR 350.00 for each transfer.
Transfer of other amendments	QAR 100.00	Per item

Export Bills sent for collection

Collection Commission	0.125%	Calculated on the Bill value, subject to a minimum of QAR 200.00
Amendment commission	QAR 100.00	Per amendment

Acceptance processed under collection	QAR 100.00	Per collection
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Trade Finance – Other Services

Bank Guarantees	Charges	Notes
Issuance of guarantee	0.125%	Calculated on the Guarantee value for each month and part thereof, subject to a minimum of 0.375% on the guarantee value or QAR 200.00 whichever is greater. Commission is charged in advance and will include any period allowed for presentation of claims.
Amendment to guarantee	0.125%	Charged upfront and calculated on the additional guarantee amount for each month and part thereof, subject to a minimum of QAR 150.00
Non-financial amendments	QAR 150.00	Per amendment
Other Services – applies to all Trade products		
Settlement commission	QAR 50.00	Per settlement of Export Bill Per settlement for Documents under Credits Deducted from the proceeds of Documentary Import Bills
Packing credits (pre-shipment finance)	QAR 500.00	Per item, plus interest
Release of documents free of payment/ returned unpaid or transferred to other banks	QAR 250.00	Minimum of QAR 250.00 per month or part thereof will be levied if document remains unpaid
Pre-settlement charges for loans/discounting	As agreed	Cost to be determined based on the date of settlement and cost of funds incurred.
Safekeeping charges	QAR 200.00	Applicable on each bill remaining unpaid / unaccepted for more than one month after date of receipt or due date of such bills. Charged per month or part thereof, deducted from the proceeds or claimed from the negotiating/remitting bank, as appropriate, except where charges are for the applicant's/drawees account.

Trade Finance – Other Services

Other Services – applies to all Trade products (cont'd)	Charges	Notes
SWIFT fee for Issuance, Amendments, Pre-advice, Transfers	QAR 130.00	Per item
SWIFT fee for other correspondence	QAR 130.00	Per item
Postage charges	QAR 25.00	Per item
Courier charges	QAR 200.00	Per delivery
Unpaid documents for more than one month (after maturity for usance documents)	QAR 300.00	Per item
Bills transferred to past due	QAR 200.00	Per item
Documentation cost for Import/Export financing	QAR 25.00	Per item

Service Contacts

Branches

Doha Branch

Doha Tower, Al Corniche Street

West Bay, Doha

Tel: +974 442484 84

Fax: +974 44248 111

Opening Hours: 7.30am to 1pm

Sunday to Thursday

Client Service Group

Tel: +974 44658535

Email: Straight2bank.QA@sc.com

Important Terms:

1. We may adjust the pricing set out in the above Pricing Guide from time to time with 30 days notice.
2. All pricing set out in the above Pricing Guide will be subject to any applicable taxes, levies, duties and similar charges.
3. As used herein, adjusting our pricing, or similar term, may include, without limitation, modifying the rate, basis and/or calculation method of any existing pricing and introducing a new pricing item(s).