



## Tariff of Charges

Category	Commission name	Commission
<b>Cheque Transactions</b>		
	Cheque books "In Syrian Pound"	500 SYP per paper
	Cheque books "In USD"	0.5\$ per paper
	Cheque books "In EUR"	0.5€ per paper
	Banking Cheque issuance "In Syrian Pound"	5,000 SYP
	Banking Cheque issuance "In foreign currencies"	1% Minimum 5 units Maximum 20 units
	Cheque collection ( SYP /Inside Syria)	0.5% Minimum 5,000 SYP Maximum 10,000 SYP
	Cheque collection (In USD /Inside Syria) <sup>1</sup>	0.5% Minimum 10\$ Maximum 100\$ "
	Cheque under collection (In USD/External) <sup>2</sup>	0.1% Minimum 50\$ Maximum 200\$
	Certified Cheque "In Syrian Pound"	0.1% Minimum 2,000 SYP Maximum 5,000 SYP
	Certified Cheque "In USD / EUR"	1% Minimum 5 units Maximum 20 units By currency
	Lost Cheque circulation "In Syrian Pound"	5,000 SYP
	Lost Cheque circulation "In USD"	10\$ or equivalent for other currencies
	Bounced Cheque due to insufficient balance "In Syrian Pound" <sup>3</sup>	10,000 SYP
	Bounced Cheque due to insufficient balance "In USD" <sup>3</sup>	20\$
	Cheque suspension "In Syrian Pound" <sup>4</sup>	5,000 SYP
	Cheque suspension "In USD" <sup>4</sup>	20\$ or equivalent for other currencies
	External Bounced Cheque under collection "In USD"	20\$ or equivalent for other currencies
	External Bounced Cheque under collection "In EUR"	20€
	Returning Certified Cheque to account "In Syrian Pound" <sup>5</sup>	2,500 SYP
	Returning Certified Cheque to account "In USD / EUR" <sup>5</sup>	5 units by currency
	Certified Cheque cancelation "In Syrian Pound"	2,500 SYP
	Certified Cheque cancelation "In USD / EUR"	5 units by currency
	Bounced Cheque inquiry "In Syrian Pound"	5,000 SYP
	Commission for stopping an external Cheque (out of Syria) "In USD"	50\$
	Commission for stopping an external Cheque (out of Syria) "In EUR"	50€
	Rejecting Cheque for technical / legal reasons "In Syrian Pound"	Minimum 5,000 SYP Maximum 10,000 SYP
	Rejecting Cheque for technical / legal reasons " In foreign currency"	Minimum 5 units Maximum 10 units By currency

Bounced Cheque settlement "In Syrian Pound"	10,000 SYP per Cheque
Bounced Cheque settlement "In foreign currency"	20 units by currency
Certified Cheque data amendment "In Syrian Pound"	2,500 SYP
Certified Cheque data amendment "In foreign currency"	5 units by currency
Checkbook destruction	10,000 SYP

Cheque transactions:

- <sup>1</sup> For other foreign currencies, the percentage should be collected with the minimum not less than the equivalent of 10\$, and the commission shall be collected in the same currency as the Cheque.
- <sup>2</sup> For other foreign currencies, the percentage should be collected with the minimum not less than the equivalent of 50\$ and the commission shall be collected in the same currency as the Cheque (commission includes SWIFT and postage fees for Cheque less than 500\$, for Cheque greater than 500\$, SWIFT and postage fees should be collected separately)
- <sup>3</sup> In case the account balance is not enough to deduct the commission, the full commission will be collected from the Cheque holder.
- <sup>4</sup> To be collected upon submitting written request by the customer
- <sup>5</sup> Letter from beneficiary should be attached.

Category	Commission name	Commission
<b>Account transaction</b>		
	Dormant account reactivation "In Syrian Pound" <sup>1</sup>	3,000 SYP
	Dormant account reactivation "In foreign currencies" <sup>1</sup>	5 units by account currency
	Dormant account monthly fees "In Syrian Pound"	12,000 SYP Annually Deducted on monthly basis 1,000 SYP
	Dormant account monthly fees "In foreign currencies"	24 Units Annually Deducted on monthly basis 2 units by currency
	Account closing "In Syrian Pound" <sup>2</sup>	Minimum 5,000 SYP
	Account closing "In foreign currencies" <sup>3</sup>	Minimum 5 units by currency
	Account reopening "In Syrian Pound"	3,000 individuals 5,000 corporates stamps are excluded
	Account reopening "In foreign currencies"	2 units by currency
	Money transfer "In Syrian Pound"	0.05% Minimum 500 SYP Maximum 5,000 SYP
	Money transfer "In Syrian Pound"- According to Regulation No. <sup>5</sup>	Transfer to another account within QNBS 0.2% Transfer to account in other local bank 0.5%
	Money transfer "In USD"	0.05% Minimum 10\$ Maximum 100\$ Equivalent for not mentioned currencies.
	Money transfer "In EUR"	0.05% Minimum 10 € Maximum 100 €
	Minimum balance "In Syrian Pound" <sup>4</sup>	500 SYP for Individuals 2,500 SYP for Corporate and sole proprietorship
	Minimum balance "In foreign currencies"	5 units by currency
	Annual account statement	5,000 SYP

Account statement issuance fee "In Syrian Pound" <sup>5</sup>	Minimum 3,000 SYP for individuals Minimum 8,000 SYP for companies and sole proprietorship
Account statement issuance fee "In foreign currencies"	10 \$ or equivalent for other currencies
Customer's signature Certification " All currencies"	5,000 SYP
Blacklist customer	1,000 SYP
Account monthly fees / Monthly "In Syrian Pound"	Saving account : 1,500 SYP individual 3,000 SYP sole proprietorship Current accounts 1,500 SYP individual 3,000 SYP Companies and sole proprietorship
Current Account monthly fees "In foreign currencies"	3 units by currency
New / renewal time deposit request "In USD" <sup>6</sup>	3\$ for deposit up to 10,000\$ 5\$ for deposit between 10,000\$ - 49,000\$ 20\$ for deposit over 49,000\$
New / renewal time deposit "In EUR" <sup>6</sup>	3 € for deposit up to 10,000€ 5 € for deposit between 10,000€ - 49,000€ 20 € for deposit over 49,000€
Cash deposit commission " In Syrian Pound"	No charge for deposits within same city
Cash deposit commission "in USD"	0.5% Charged if deposit is in a different city
Cash deposit commission "In EUR"	0.5% Charged if deposit is in a different city
Cash Deposit Commission "In Syrian Pound" , small banknote categories on the deposited amounts of the thousand category in case the amount is more than one million	0.3%
Cash Deposit Commission "In Syrian Pound", small banknote categories on the deposited amounts of 500 category if the amount is more than one hundred thousand	0.7%
Cash Deposit Commission "In Syrian Pound", small banknote categories on deposited amounts of less than 500 category if the amount is more than fifty thousand	1%
Cash withdrawal commission "In Syrian Pound"	0.1% Minimum of 1,000 SYP
Cash Deposit commission "In Syrian Pound", outside the city	0.1% Minimum 200 SYP Maximum 100,000 SYP On all amounts
Cash withdrawal from different government branch commission "In Syrian Pound"	0.1% Minimum 1,000 SYP Plus cash withdrawal commission
Cash withdrawal from different government branch commission "In USD"	minimum 5% Minimum 10\$ Plus cash withdrawal commission

Cash withdrawal from different government branch commission "In EUR"	5% Minimum 10€ Plus cash withdrawal commission
Cash withdrawal commission "In USD banknotes"	1%
Cash withdrawal commission "In EUR banknotes"	1%
Cash withdrawal from same government another branch foreign currencies	minimum 1.5% minimum 10 units
cash Transit	Minimum 1%
Cash withdrawal commission "In USD Transfer account"	Minimum 150\$ Or equivalent for currencies not mentioned
Cash withdrawal commission "In EUR Transfer account"	Minimum 150€
FX transaction commission "buy"	Up to 0.3% For all currencies
FX transaction commission "Sell" /USD transfer account	Up to 0.3%
FX transaction commission "Sell" /USD banknote account	Up to 0.2%
Account Transfer to branch in different government (except accounts in closed branches) all currencies	2,000 SYP
Payment order commission / Payment or transfer delegation commission "In Syrian Pound"	0.2% Minimum 5,000 SYP Maximum 100,000 SYP 5000 SYP " fixed" for transfer delegation / order (confirmation fee is included )
Payment order commission / Payment delegation commission "In foreign currency"	0.2% Minimum 5 units Maximum 50 units By currency
Certified account statement <sup>7</sup>	Minimum 8,000 SYP for individuals. Minimum 15,000 SYP for companies and sole proprietorship
Mortgage / redemption power of attorney	50,000 SYP
Devolution of estate	10,000 SYP 20 units for foreign currency
Tuition fees	Minimum 200 SYP Maximum 10,000 SYP 15\$ for tuition in foreign currency
Term deposit early withdrawal commission "In Syrian Pound"	10,000 SYP
Term deposit early withdrawal commission "In USD"	Minimum 25\$
Term deposit early withdrawal commission "In EUR"	Minimum 25\$
Salary domiciliation commission "In Syrian Pound"	Up to 1,500SYP
Account opening fee <sup>8</sup>	4,000 SYP for individual 10,000SYP for companies and sole proprietorship Stamps are excluded
Cash deposit value date amendment	5,000 SYP
Amending customer data on banking system	10,000 SYP
Mortgage release letter	25,000 SYP

Account transactions:

<sup>1</sup> One time/permanently on each suffix.

<sup>2</sup> 10,000 in case account has been open for less than 3 months.

<sup>3</sup> Collected only if account doesn't have Syrian Pound suffix.

<sup>4</sup> Minimum balance for individuals is 50,000 SYP.

Minimum balance for corporate and sole proprietorship is 300,000 SYP.

<sup>5</sup> Uncertified statement on non-letter head for the first 5 pages, and 200 SYP for each additional page

<sup>6</sup> Deducted for each new or renewal of any TD

<sup>7</sup> On letterhead paper for the first 5 pages and 200 SYP for each additional page plus stamps fees (paid in Syrian pounds regardless of the currency of the account)

<sup>8</sup> Stamps are included, with the exception of domiciliation accounts or the current accounts that opened for salary transfer where only the stamps fee is collected

Category	Commission name	Commission
<b>E- Services</b>		
ATM card issuance fee "for two years"		20,000 SYP Regular Card 30,000 SYP VIP Card
ATM card renewal fee "for two years"		20,000 SYP Regular Card 30,000 SYP VIP Card
PIN reissuance		3,000 SYP
Non-financial transactions (non QNB ATMs)		300 SYP
Financial transactions (non QNB ATMs)		500 SYP
SMS annual fees "for two years"		8,000 SYP
Issuance/renewal/annual fees for supplementary cards "for two years"		20,000 SYP Regular Card 30,000 SYP VIP Card
ATM card replacement, primary/ supplementary card, "for two years"		20,000 SYP Regular Card 30,000 SYP VIP Card
ATM card cancellation fee		1,000 SYP
OTP		1000 SYP for first time issuance
Card details amendments		5,000 SYP

Category	Commission name	Commission
<b>Transfers</b>		
Inward local transfer "in Syrian Pound" <sup>1</sup>		Up to 1.00% Minimum 1,000 SYP Maximum 5,000 SYP
Inward local transfer "in USD"		Up to 0.1% Minimum 15\$ Maximum of 50\$ Equivalent for other Currency
Inward local transfer" in EUR "		Up to 0.1% Minimum 15€ Maximum 50€
Inward transfer "in Syrian Pound" <sup>2</sup>		25,000 SYP
Inward local transfer "in USD"		0.1% Minimum 25 \$ Equivalent for other currency.
Inward local transfer "in EUR"		0.1% Minimum 25€
Outward local transfer "in SYP" <sup>3</sup>		Minimum 0.4% Minimum 5,000 maximum 50,000
Outward local transfer "in USD"		1.00% Minimum 25\$ Maximum 150\$ Equivalent for other currency.
Outward local transfer "in EUR"		1.00% Minimum 25€ Maximum 150€
Outward transfer "in USD"		2.00% Minimum 50\$ Equivalent for other currency.
Outward transfer / banknote "in USD"		1.00% Minimum 50\$ Equivalent for other currency.
Local transfer ordered by exchange /transfers companies "in Syrian Pound" <sup>4</sup>		Subject to Treasury approval
Amendment of transfer "in USD"		50\$ Equivalent for other Currency.
Amendment of transfer "In EUR"		50 €
Swift "in USD"		25\$ Equivalent for other Currency.
Swift "in EUR"		25€

**Transfers:**

<sup>1</sup> NO commission on SYGS transfers.

<sup>2</sup> Transfers from local banks for selling Realty/Cars.

<sup>3</sup> For transfers out of SYGS no commission on SYGS transfers

<sup>4</sup> Same for transfer commissions.

Category	Commission name	Commission
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### Various banking services

Bank certificate <sup>1</sup>		6,000 SYP individual 10,000 SYP for companies and sole proprietorship 10 \$ or equivalent
Bill payment commission		100 SYP
Bank power of attorney		25,000 Stamps are excluded
Commission to release the capital of companies under incorporation		0.5% Minimum 10,000 SYP Maximum 25,000 SYP
Underwriting commission		Minimum 0.1% Maximum 0.2% For each case separately according to agreement
Return an unpaid bond commission		500 SYP
Electronic property notification service		10,000 SYP
Local post fee		25,000 SYP
International post fee "in USD"		50\$
International post fee "In EUR"		50 €
Statement of account number for public and private sectors		4,000SYP
Commission for requesting a copy of old documents		5,000 SYP
Deposit average balance (for facilities)		5,000 SYP
Commission for debt payoff letter/clearance letter		5,000 SYP individual 10,000 SYP companies
Confirmation fee "in Syrian pound" <sup>2</sup>		1,000 SYP
Confirmation fee "in foreign currency" <sup>2</sup>		2 units by currency
Fax instructions Request		10,000 SYP
Deposit commission for the capital of companies under incorporation		0.1% Minimum 10,000 SYP Maximum 30,000 SYP
Bank power of attorney annual renewal fee <sup>2</sup>		10,000 SYP Stamps are excluded
Commission for canceling and amending bank power of attorney <sup>3</sup>		5,000 SYP
Commission for using public/private power of attorney <sup>3</sup>		10,000 SYP
Transfer notice commission <sup>5</sup>		25,000 SYP
Account delegation		5,000 for issuance and renewal

### Various banking services

<sup>1</sup> To be collected in foreign currency if the letter includes any information about the client foreign currency accounts.

<sup>2</sup> Once per boost

<sup>3</sup> Annually in Syrian pounds exclusively collected

<sup>4</sup> For each transaction made by the power of attorney, in Syrian pounds exclusively collected

<sup>5</sup> To be collected on each copy upon customer request



Category	Commission name	Commission
<b>Loans</b>		
	Commitment fees	1% maximum
	Loan amendments fee	25,000 SYP
	Loan settlement commission	1.00% Minimum 50,000 SYP
	Installment postponement commission	25,000 SYP
	Early settlement commission	2% to 5% As per product specifications
	CDR (credit du risk)	10,000 for individual 20,000 for joint and corporate accounts for each inquiry
<b>Letter of Credit LC</b>		
	Open LC <sup>1</sup>	0.3% Minimum 50\$
	LC Increase <sup>1</sup>	0.3% Minimum 50\$
	LC Extension <sup>1</sup>	0.3% Minimum 50\$
	LC Amendment	50\$ or equivalent
	Clearance Warranty <sup>1</sup>	0.1% Minimum 50\$
	Negotiation of documents	0.125% Minimum 50\$ or equivalent
	Discrepancies	100\$ or equivalent
	Payment acceptance <sup>1</sup>	Minimum 0.5% Maximum 0.75%
	LC Confirmation	2 % Minimum 50\$ Or equivalent /annually counting every three months
<b>LC &amp; Export commitments</b>		
	Advising LC	0.2% Minimum 100\$ or equivalent
	LC increase <sup>1</sup>	0.3% Minimum 50\$
	LC Extension <sup>1</sup>	0.3% Minimum 50\$
	LC Confirmation <sup>1</sup>	0.3% Minimum 50\$
	LC Payment	0.1% Minimum 100\$ or equivalent
	LC Transfer	0.3% Minimum 100\$ or equivalent
	LC Amendment	50\$ or equivalent
	Payment acceptance <sup>1</sup>	0.3% Minimum 50\$

Category	Commission name	Commission
<b>Documentary collection DC</b>		
	Free of payment	15,000 SYP
	Payment sight "In USD"	0.3% Minimum 75\$
	Payment sight "In EUR"	0.3% Minimum 75€
	Acceptance without endorsement "In USD"	0.3% Minimum 75\$
	Acceptance without endorsement In EUR"	0.3% Minimum 75€
	Acceptance with endorsement "In USD"	0.5% Minimum 75\$ every three months
	Acceptance with endorsement In EUR"	0.5% Minimum 75€ every three months
	Returned DC	50€
	Send DC between banks	50€
	Import license	25,000 SYP
	Sight	0.1% Minimum 50\$ or equivalent
	Acceptance	0.1% Minimum 50\$ or equivalent
	Amendment	1% on amendment amount
<b>Letter of Guarantee LG</b>		
	LG issuance <sup>1</sup>	3 % Minimum 75,000 SYP
	LG increase <sup>1</sup>	3 % Minimum 75,000 SYP
	LG Extension <sup>1</sup>	3 % Minimum 75,000 SYP
	LG Amendment	Maximum 50,000 SYP Or equivalent
	Payment guarantee issuance <sup>1</sup>	3 % Minimum 75,000 SYP
	LG issuance (upon correspondent request ) <sup>1</sup>	3 % Minimum 100\$
	Lateness in delivering the original LG <sup>1</sup>	1.5% Minimum 30,000 SYP
	Notify LG without commitment	0.1% Minimum 50,000 SYP Or equivalent
	LG Cancellation	25,000 SYP
	Payment of international LG	1.00% Minimum 300€
	LG Settlement	Minimum 75,000 SYP

Category	Commission name	Commission
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### Credit facilities

Credit file study		0.25% minimum Minimum 300,000 SYP Maximum 600,000 SYP based on product type
Credit file Renewal <sup>2</sup>		0.25% minimum Minimum 100,000 SYP Maximum 300,000 SYP
Real estate appraiser fees		Based on agreement
Retail file study		0.25% minimum Minimum 50,000 SYP Maximum 500,000 SYP based on product type
Commission of granting credit facilities		Maximum 1.00% Based on product type
Real estate appraisal Commission		10,000 SYP in addition to expert fees
Credit Limit Excess Commission		0.2% Minimum 25,000 SYP

### Transfer commission related to letter of credit LC and documentary collection DC settlement

DC /LC Settlement from banknote account <sup>3</sup>	1.00%
DC /LC Settlement from transferable account <sup>3</sup>	1.00%
DC /LC Settlement from SYP account <sup>3</sup>	1.00%

### Export commitment

Issuing of export undertaking\$	0.3% Minimum 100\$
Issuing of export undertaking€	0.3% Minimum 100€
Settlement of export undertaking\$	0.3% Minimum 100\$
Settlement of export undertaking€	0.3% Minimum 100€

<sup>1</sup> Or equivalent /every three months.

<sup>2</sup> Granting commission to be added if risk limit is increased

<sup>3</sup> Commissions and charges as per DC/LC type to be added to settlement commission, all commissions and charges should not exceed 10% including FX and transfer commissions.

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