

## Key Facts Statement - Current Account (Individuals)

Key Facts Statement provides you with information about the key features, requirements, fees and charges etc. for the Current Account – Individuals. The Current Account - Individuals is a non-interest bearing account that provides you with the facility to conduct regular financial transactions.

### Product Details

Particulars	Description
Type of account	Current Account
Applicable for	Individual UAE Citizens and Residents
Account currency	AED, QAR, USD, EUR, GBP
Cheque book	Offered (in AED only)
Debit card	Offered (in AED only)

### Interest Rates

**Note:** Interest rates are not applicable for Current Account - Individuals.

### Requirements

Particulars	Description			
Minimum salary requirement	Nil			
Minimum balance requirement	AED 3000, QAR 3000, USD 1000, EUR 1000, GBP 1000 (Not required if Salary transferred through Doha Bank)			
Debit Card Limits	Transaction	Daily Limit	Maximum Transaction Count	
	Withdrawal	AED 20000	5	
	Purchase	AED 100000	10	

### Fees & Charges

Particulars	Description
Fall below fee for non-maintenance of minimum balance	AED 25 +VAT, QAR 25, USD 10, EUR 10, GBP 10 (on monthly basis) [no fall below fee for consumers whose salary transferred through Doha Bank]
Account opening fee	Nil
Account closure fee (within 6 months of opening)	AED 100+VAT
Cheque book charge	First 10 leaves free, thereafter 25 leaves booklet AED 25(+VAT) (cheque Book issued only for AED currency)
Cheque returned charges	AED 100+VAT

### Services Available

Particulars	Description
Service applicable for	<ul style="list-style-type: none"><li>• Free International debit card</li><li>• First cheque book free</li><li>• Free transfer between own accounts</li><li>• Local AED transfers</li><li>• Foreign currency remittances</li></ul>

### Website links & Contact Information

- For full and latest fees & charges , Schedule of fees & Charges and other product details please visit our website <https://ae.dohabank.com/schedule-of-charges/charges-personal-customers/>
- To Contact us, Please visit to <https://ae.dohabank.com/contact-us/>

### Additional Information

- Bank reserves the right to amend its Terms and Conditions, with 60 days prior notice to consumers.
- If required minimum monthly average balance is not maintained, bank may levy fee.
- To avoid any misuse or fraudulent activities by others, please keep your cheque books and Debit cards safe and do not disclose your internet banking credentials and PIN.
- Bank's Terms and Conditions shall be read and implemented in line with this KFS.
- Details of transactions will be available in customer's statement of account which may be availed on Internet banking, Mobile app, By post, By e-mail, or request basis.
- If debit card is lost / stolen, please call us on 24-hr phone banking service immediately. Replacement card will be issued in 5 calendar days.

### Warning Statements

- Always provide the Bank with copies of your updated documents. Not providing these documents might result in the charges, transactions being restricted, account being blocked, or account being closed.
- Bank reserves the right to close the account if account conduct is found to be unsatisfactory as per Bank's Compliance policy and in line with UAE Central Bank regulations.
- As per the instructions of the UAE Central Bank, your Bank account will be closed and added to the blacklist in case 4 cheques are returned unpaid due to insufficient balance within a period of one year.
- Failure to meet our terms and conditions before and during your relationship with us, may lead to restriction, blockage, or closure of your Bank account.
- Bank reserves the right to apply any credit balance which is held in the Customer's name in any account and/or at any branch of the Bank towards any indebtedness or amounts due.

Doha Bank UAE is licensed by the Central Bank of the UAE

