



Borrow



Personal Loan

How can it help you?

For financing a range of personal borrowing needs including; vacation expenses, education fees, property improvements and large household goods

Key features and benefits

- Easy process and simple documentation
- Fixed monthly repayments
- Top up an existing Ahlibank loan
- Buyout loans held with other banks in Qatar
- Attractive reducing interest rates

Qataris

- Borrow up to QAR 2M (including interest) for a maximum term of 72 months

Expatriates

- Borrow up to QAR 400,000 (including interest) for a maximum term of 48 months. For government employees borrow up to QAR 1M, subject to End of Service (EOS) Reserve and assignment letter from your employer

Eligibility

- Earn a minimum monthly salary of QAR 6,000 assigned to your Ahlibank account

Qataris

- Above 18 years of age at the time of application and not older than 76 years at the time the facility matures
- Maximum monthly payments not to exceed 75% of monthly basic salary plus social allowance

Expatriates

- Above 21 years of age at the time of application and not older than 60 years at the time the facility matures
- Maximum monthly payments not to exceed 50% of total monthly salary

Key Documents Required	Qatari	Expatriate
Valid Qatar ID Card	✓	✓
Valid Passport	–	✓
Salary certificate/salary assignment letter from your employer	✓	✓
End of Service (EOS) assignment letter from your employer – for private sector only	✓	✓
Liability letter from your existing bank titled to Ahlibank and 3 months bank statements (for buyout cases only)	✓	✓
Post dated security cheques for the amount borrowed	–	✓

Mortgage Loan

How can it help you?

For real estate financing including; buildings and land purchase

Key features and benefits

- Fixed monthly repayments
- Finance up to 70% of the selling forced of the mortgaged property value

Qataris

- Borrow amounts above QAR 2M (including interest) for a maximum term of 240 months (including grace period up to 18 months)

Expatriates

- Borrow amounts above QAR 400,000 (including interest) for a maximum term of 240 months (including grace period up to 18 months)

Eligibility

Qataris

- Above 18 years of age at the time of application and not older than 76 years at the time the facility matures
- Earn a minimum monthly salary of QAR 10,000 assigned to your Ahlibank account
- Maximum monthly payments not to exceed 75% of monthly basic salary plus social allowance

Expatriates

- Above 21 years of age at the time of application and not older than 60 years at the time the facility matures
- Earn a minimum monthly salary of QAR 15,000 assigned to your Ahlibank account
- Maximum monthly payments not to exceed 50% of total monthly salary

Key Documents Required	Qatari	Expatriate
Valid Qatar ID Card	✓	✓
Valid Passport	–	✓
Salary certificate/salary assignment letter from your employer	✓	✓
End of Service (EOS) assignment letter from your employer – for private sector only	✓	✓
Liability letter from your existing bank titled to Ahlibank and 3 months bank statements (for buyout cases only)	✓	✓
Copy of the title deed of the property	✓	✓
Certified real estate valuations from Two offices registered by the Court of Justice in Qatar and approved by the bank	✓	✓
First legal mortgage over the property	✓	✓
Post dated security cheques for the amount borrowed	–	✓

Auto Loan

How can it help you?

For financing a new or used (less than 3 years old) vehicle purchase

Key features and benefits

- Attractive reducing interest rates
- Fixed monthly repayments
- Easy process and simple documentation

Qataris

- Borrow up to QAR 2M (including interest) for a maximum term of 72 months

Expatriates

- Borrow up to QAR 400,000 (including interest) for a maximum term of 48 months

Eligibility

- Earn a minimum monthly salary of QAR 6,000 assigned to your Ahlibank account

Qataris

- Above 18 years of age at the time of application and not older than 64 years at the time the facility matures
- Maximum monthly payments not to exceed 75% of monthly basic salary plus social allowance

Expatriates

- Above 21 years of age at the time of application and not older than 60 years at the time the facility matures
- Maximum monthly payments not to exceed 50% of total monthly salary
- Minimum 20% down payment of the vehicle value (for 3 months of employment)
- Minimum 30% down payment of the vehicle value (for 1 month of employment)

Key Documents Required	Qatari	Expatriate
Valid Qatar ID Card	✓	✓
Valid Passport	–	✓
Salary certificate/salary assignment letter from your employer	✓	✓
End of Service (EOS) assignment letter from your employer – for private sector only	✓	✓
Car quotation from a car dealer	✓	✓
Trade License and Commercial Registration documents (for self-employed customers/ non approved companies)	✓	✓
Post dated security cheques for the amount borrowed	–	✓

Salary Advance

How can it help you?

Instant cash support up to 90% of your monthly salary (after deductions for monthly obligations) in case of need for unexpected payments

Key features and benefits

- No minimum salary requirement
- No setup or monthly fees
- Automatically settled when your next salary is credited to your Current Account
- Once approved you can withdraw the requested cash from any Ahlibank ATM or via online and mobile banking

Qataris

- Borrow up to 90% of your monthly net salary assigned to your Ahlibank Current Account (after deductions for monthly obligations) and subject to maintain a minimum amount of QAR 1,000 from net salary

Expatriates

- Borrow up to 75% of your monthly net salary assigned to your Ahlibank Current Account (after deductions for monthly obligations) and subject to maintain a minimum amount of QAR 1,000 from net salary

Eligibility

Qataris

- Above 18 years of age at the time of application

Expatriates

- Above 21 years of age at the time of application and not older than 60 years at the time the facility matures

Key Documents Required	Qatari	Expatriate
Valid Qatar ID Card	✓	✓
Valid Passport	–	✓
Salary certificate/salary assignment letter from your employer	✓	✓
End of Service (EOS) assignment letter from your employer – for private sector only	–	✓

Overdraft

How can it help you?

Overdraw your Current Account to help manage any short-term borrowing need

Key features and benefits

Against Salary (Qataris only)

- One time of your net monthly salary assigned to your Ahlibank current account (after deductions for monthly obligations) and subject to maintain a minimum amount of QAR 1,000 from net salary
- You can settle within 2 months
- Charged interest only for the amount and period of time used
- Earn a minimum monthly salary of QAR 6,000 assigned to your Ahlibank account
- If approved, you can withdraw the money from any branch

Against Deposits (Qataris and Expatriates)

- Borrow up to 90% of your balances held in:
 - Al Rabeh Savings Account
 - Al Rabeh Savings Certificate
 - Ultra Savings Account
 - Term Deposits
- Available for up to 12 months and thereafter renewable annually
- Borrow up to 90% of the value of your deposits held with Ahlibank
- If approved, you can withdraw the money from any branch within 2 working days

Eligibility

Qataris

- Above 18 years of age at the time of application

Expatriates

- Above 21 years of age at the time of application

Key Documents Required	Qatari	Expatriate
Valid Qatar ID Card	✓	✓
Valid Passport	–	✓
Completed application and pledge form available at any branch (against deposit)	✓	✓

What is the application process?

1. Complete an application form at any of our branches
2. Provide the documents listed for each product
3. If your application is approved, you will be contacted by your branch

Terms and Conditions apply

Please also refer to our:

- 'Borrow Fees and Charges' brochure
- 'Borrow Terms and Conditions' brochure

For further information please also visit
ahlibank.com.qa or call us on +974 4420 5222