

IBAN FAQs

What is an IBAN?

IBAN stands for International Bank Account Number.

For Qatar, it is a 29 digit new account structure that includes the existing account number with few other additional information, like the country code, the bank code for the bank account holder and check digits.

What is the benefit of IBAN?

The main purpose of IBAN is to facilitate automatic processing of money transfers and to improve the speed and accuracy of your payment transactions. IBAN will be used for all inward / outward remittances to and from Qatar.

Does the IBAN replace my account number?

No, it is simply an additional standardized international identifier for your account.

When will IBAN be implemented?

Qatar Central Bank has mandated IBAN with effect from 1st quarter 2014 whereby all banks in Qatar are required to accept and process payment instructions with IBAN. Consequently, you will be required to provide an IBAN for all instructions for value date when making payment from or receiving payments to your account.

What types of money transfer needs IBAN?

1. Transfers between your account and beneficiary accounts in other banks in Qatar.
2. Transfers between your account and beneficiary accounts when sending to banks operating in countries that have implemented IBAN.
3. All your inward and outward remittances should have IBAN.

Will I need both my IBAN and my beneficiary's IBAN for sending money?

Yes, except for beneficiaries in non-IBAN countries.

Will I need both my IBAN and the remitters' IBAN for receiving money?

Your remitter must provide your IBAN to the remitting bank. To enable this, kindly ensure your IBAN is known to your remitter.

What's the IBAN print format?

When printing IBAN or writing it on paper, it should be written from left to right in groups of four (4) digits. Groups are separated by a single space as shown in the following example:

QA56	ABQQ	0000	0000	0001	12345	6301
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What's the IBAN electronic format?

When writing IBAN electronically, it should be written from left to right without spaces as shown in the following example:



Will IBAN have an impact on Standing Instructions?

If you have standing orders for effecting payments from your account to beneficiary accounts held in banks within the Qatar, then you will need to amend the same, by providing the IBAN equivalent for the beneficiary account. If you are receiving funds through Standing Instruction from any of the banks in Qatar, please advise your IBAN to the remitter.

How do I get my IBAN?

You will shortly receive a communication from the Bank advising you IBAN for all your accounts. Alternatively, you can check your IBAN in Ahli bank website or your account statement. From January onwards IBAN will be printed on your new cheque books. Personalized letter / email have been sent to you communicating IBAN for all your accounts with Ahli Bank. You can also visit any Ahli Bank Branch and we will be happy to assist you. In case you do not receive your IBAN by 1st January 2014 you may also call our Call Center at 800 2222.

Is IBAN required to make a payment for credit card by transfer from other bank?

IBAN is not required for credit card payment.

What happens if IBAN is not mentioned by the remitter? Will my funds get credited?

In case the IBAN is not used, the processing of both Inward and Outward payment in your account is likely to be **REJECTED** or may be delayed with additional processing charges as may be mandated by Qatar Central Bank from time to time.

My salary is transferred automatically to my bank account every month. Will my company be able to transfer the funds without using my IBAN number?

Employees must update their employers with their IBAN for updating the salary records.