

البنك الأهلي
ahlibank



Ways to Bank Terms and Conditions

Online Access Agreement for Ahli Bank Q.P.S.C. Online Services

This Agreement (this “Agreement”) governs your use of Ahlibank Q.S.C. online services. In this Agreement, the word “Service” refers to Ahlibank Online Banking and Ahlibank Mobile Banking.

Please read this Agreement carefully. By using the Service, you are agreeing to the terms of this Agreement. This Agreement includes, among other things:

- our obligations to you;
- your obligations as a user of the Service;
- the ways in which we may send you notices and disclosures;
- limitations on our liability to you; and
- Your mutual agreement with us that the State of Qatar law will control this Agreement, without regard to conflict-of-law rules.

Definition

- 1. Bank** : Ahli Bank QPSC
 - 2. Customer** : A national or legal resident. (In the singular or plural forms).
 - 3. Working Day** : A day on which the Bank is open and provides its services.
 - 4. Service** : Online Banking and Mobile Banking.
1. The Bank will provide the Customer with Online Banking and Mobile Banking (the “Service”) described on the Bank’s website from time to time. The bank keeps its right to revise and approve or reject the Customer request to subscribe in the service. The bank keeps its right to verify no false play at any time while the service is up and running. The bank also has the right to suspend the service in case of misusing the services or in case of suspicion of using it other than the intended purposes.
 2. The Customer undertakes not to misuse the service or to allow any third party to misuse the service in unusual/suspicious transactions, or in transactions related to financial/fraudulent crimes, money laundering, terrorist financing, financing the proliferation of weapons of mass destruction, fundraising and distributing of funds for charitable purposes, trading in virtual currencies and virtual assets, or gambling. The user also undertakes to notify the bank and the relevant authorities immediately when they suspect that any of these transactions exist, regardless of whether they have occurred or not, and regardless of their values.
 3. The Customer shall be liable for all direct/indirect loss if he has breached the Terms and conditions contained herein or contributed or caused the loss by negligent actions or a failure on his part to advise the Bank within a reasonable time about any unauthorized access to the service, or about any suspicious transactions or related to financial crimes.
 4. According to Qatar Central Bank Instructions, the bank is required to screen all transfer transactions against lists of names provided by the United Nations (UN), US Treasury Department’s Office of Foreign Assets Control (OFAC) and the European Union (EU) and internal list of the bank. If a potential match is identified, the bank will verify the transaction to decide on the matched name and ensure whether the concerned individual/entity name listed or not. On occasion, customers are required to provide additional identification or information that may be delaying transactions.

5. The Customer agrees to keep any access identification codes and passwords secret and to take all precautions necessary to prevent unauthorized use thereof or access to the electronic platform accessible via the Internet (the "Platform"). The Customer undertakes to change the passwords frequently and to notify the Bank immediately in the event that the Customers knows or suspects:
 - I. Such access identification code and/or password to have become known to any unauthorized person; or
 - II. Any unauthorized use or misuse of the Platform or Service. The Bank assumes no responsibility for fraudulent or unauthorized use of the Customer's access identification codes and/or passwords.
6. The Customer understands and agrees that neither the Bank nor their employees shall be liable for any loss either direct, indirect, actual, consequential, expectable or non-expectable suffered by the Customer in respect of or in connection with the Service of the Platform including but not limited to:
 - I. Any malfunction, errors, omission, delay, break-down, interruption in, improper operation of, inaccuracies in the operations of the Service; and/or
 - II. The non-availability of the Internet or the Platform; and/or
 - III. Any loss, damage or destruction caused to the Customer's hardware, software or other data processing system as a result of using the Service; and/or
 - IV. Customer's use of e-mail or any other unsecure means of communication in dispatching instructions to the Bank.
 - V. Any breach of confidentiality resulting directly or indirectly from the Customer's use of the Service or the Platform; and/or
 - VI. Any interruption or delay caused by any update or replacement performed on the Platform; and/or
 - VII. Any inaccurate or erroneous information provided by Customer.
 - VIII. Any matter arising from causes beyond the Bank's control.
7. The Customer must take every reasonable precaution to prevent the spread or diffusion of any software contamination including computer viruses, Trojans and hacking.
8. The Bank shall be entitled to rely on any instructions, which the Bank believes to be genuine and to have been received from the Customer. The Bank is authorized to accept Customer's instructions and duly execute them. The Customer accepts all risks of misunderstanding and errors and the risk of instructions being given fraudulently and/or by any unauthorized parties and agrees that the Bank shall not be responsible for any loss, liability or expense that may result from such fraud, misunderstandings, error and/or unauthorized instructions. The Customer hereby agrees to indemnify and keep the Bank, its officers, employees, agents, and representatives harmless from and against all actions, proceedings, damages, costs, claims, demands, expenses and losses which the Bank may suffer, incur or sustain by reason of the Bank following such instructions made through Bank's Online Banking or Mobile Banking system.

9. Online Banking and Mobile Banking allow the Customer to request a cheque book which is subject to study by the Bank. In the case it is approved, the Customer shall check with the branch with which he/she deals to receive the book. The Customer is obliged not to issue cheques without sufficient balance in the account, where the bank will withdraw the cheque book from the Customer and deduct commissions and then close the account in case of repeating issuing of cheques without sufficient balance, where the details of the returned/bounced cheques will be sent to The Qatar Credit Bureau.

QCB instructions require banks to get clients' signature as acknowledgement of the following:

- a) Per article No. (357) of the Penal Code, Law No. 11/2004:

whoever commits, one of the following offences, shall be imprisoned for a period not exceeding 3 years but not less than 3 months and a fine not exceeding QAR 10,000 but not less than QAR 3000, with one of these two penalties:

1. The issuance of a cheque without sufficient balance.
2. A drawee of a cheque draws, after producing the cheque, all or part of the cheque value, rendering the balance inadequate to cover the cheque value.
3. A drawee orders the drawee bank to stop the cheque drawn.
4. The drawee issues a cheque and or signs it in such a way that prevents honoring it.
5. The beneficiary of a cheque endorses it to a third party or hands over a bearer cheque to a third party, while knowing that it has sufficient balance or that the cheque is not payable.

In all cases, the court has the right, based on the beneficiary request, to enforce the convicted party in reimbursing the value of the cheque(s) and any other expense incurred by the beneficiary.

In case of violation, the Bank is entitled to close the client's account and recall unused cheques or report the violations to the concerned authorities without any notice.

10. Customer can not cancel any financial transaction that was requested and executed using the service.
11. Any instruction issued by the Customer to the Bank through this Service is valid and shall not be cancelled except through a written cancellation notice from the Customer and addressed to, and received by the Bank prior to the execution of such instructions.
12. The Bank may in its absolute discretion, and without incurring any liability refuse to implement any instruction/transaction for any reason and will notify the Customer of its refusal.
13. E-mail shall not be considered as a safe means of communication, and the Bank shall ignore any instructions if received as aforesaid.
14. The Customer understands that the Bank as per the respective currency cut-off time shall process instructions received on any business day on which the Bank is open for business.
15. The Customer acknowledges that the Bank is the owner of all rights in and to the website and the Online Banking Platform and each component thereof and all intellectual property with respect thereto.

16. Information displayed on the screen or printed by the Customer while using the Service only represents a record for his/her accessing the Internet and shall not be construed as being the Bank's records with regard to that transaction except for express instructions agreed by the Bank and listed in the Bank's records.
17. Bank records containing Customer instructions through the Service are considered to be material evidence of such instructions when issued and are legally binding upon the Customer.
18. If the Customer subscribes to the Third Party Funds Transfer Service, by virtue of this application, the Customer alone shall bear any responsibility that may arise as a result of debiting his/her account by using the service, or transferring any amount to another Customer's account by mistake, and the Bank has the right to deny execution of any transfer request to third parties upon its sole discretion and the Customer waives his/her right to raise any objections.
19. Customer can register online to the service by using the dedicated link at Ahli Bank Websites and by using any of the following: Account Number, Credit Card & Debit Card.
20. The Customer takes complete responsibility of providing the bank with valid and legitimate beneficiary information while initiating fund transfers through the wallet and/or other money transferring facility, such as Western Union. The Customer commits to using digital channels to send money to known beneficiaries, such as friends and family, and acknowledges the fraud risks associated with transactions to 3rd/unknown parties. The Customer is expected to read and understand the information on fraud awareness tips and fraud types found here to protect his interests.
21. In case the Customer entered his/her data incorrectly more often than allowed during the online registration, the online registration service will be de-activated and Customer can reactivate the service by calling the Contact Centre or visiting any branch.
22. The service will be automatically locked in case login password was entered incorrectly more often than allowed. The Customer will have the option to reset the password on the login page or call the Contact Centre to re-activate the service.
23. In case the Customer entered the one time password incorrectly more often than allowed, the transaction will be cancelled.
24. The Bank reserves the right at any time to determine the minimum balance which should be maintained in the Customer's account. If the Customer fails to maintain the specified minimum balance in his account, the Bank reserves the right to suspend the Service from Customer.
25. The Customer shall pay the fees/charges set by the Bank for any internal or external funds transfer, Cheque book issuance, Easy Payment Plan (EPP) conversion, balance certificate, bill payment or any other service, and the Customer hereby authorize the Bank to debit such fees/charges from Customer account.
26. With regard to repeating transactions, the Customer shall ensure to maintain sufficient funds in his/her account to complete the transfer/payment. The Customer acknowledges that the Bank has no responsibility to effect a transfer/payment if on the specified day there are insufficient funds in the Customer's account. The Bank has no responsibility for ensuring that there are adequate funds in the Customer's account to enable transfers/payments on repeated dates.

27. If the Customer suspects any transaction recorded in his/her financial transactions history/within the service options, the Customer must inform the Bank within 15 days, otherwise, the transaction is deemed to be performed on Customer's behalf. Once reported the Bank will investigate the matter, and will perform a thorough investigation. The Customer will provide the Bank with his/her name, account number and transaction reference number and the Customer will be informed of the result of these investigations as soon as possible.
28. The Customer acknowledges that in the event of insufficient funds to cover a transfer/payment on a repeated date, the Bank shall not be liable to affect the transfer/payment on the next repeated date even if funds in the Customer's account are sufficient to cover both transfers/payments.
29. The Bank may from time to time amend these terms and conditions and notify the Customer by such means as deemed fair.
30. The Bank may in its absolute discretion suspend or discontinue the Customer's e- account relating to the Service for any reason whatsoever without prior notification to the Customer.
31. The Bank may publish on the Service site notices of general nature and which are applicable to all Service customers. Such notices shall have the same legal effect as that of the special notices sent specifically to the Customer.
32. Should the Customer wish to suspend the Service, he/she must inform the Bank accordingly by giving fifteen (15) days prior written notice and the Customer shall be responsible for all transactions that take place during such period.
33. The Customer is aware that the Bank shall not issue any notice or printed confirmation regarding any transaction executed through the Service, though any completed transaction shall be listed in the Customer's statement of account.
34. The terms and conditions listed herein pertain only to the provision of this Service. All Customer account related terms and conditions continue to apply.
35. The Customer shall be deemed to have accepted and agreed to abide by these terms and conditions when he/she starts using the Service.
36. These terms and conditions shall be governed by and construed in accordance with the laws of the State of Qatar.
37. The Bank may disclose to any of its business units, subsidiaries and/or affiliate banks/companies or to any other person such information about the Customer and his/her accounts as the Bank shall consider appropriate.
38. These terms and conditions are issued in Arabic and English languages. In case of any contradiction or discrepancy the Arabic text shall prevail.

For more details on our Products please click on the below links:

Accounts: https://www.ahlibank.com.qa/Library/Assets/Terms-and-Conditions_Account-junior_EN-123509.PDF

Borrow: https://www.ahlibank.com.qa/Library/Assets/Terms-Conditions_Borrow_EN-115117.pdf

Cards: <https://www.ahlibank.com.qa/Library/Assets/Terms-and-Conditions-Cards-EN-101227.PDF>

Biometric Terms & Conditions

1. The Ahli Bank Touch ID / Face ID login service is a service where you may use your fingerprint or Face ID registered on a permitted mobile device in lieu of your Ahli Bank online/mobile banking username and password as a security code to confirm your identity to access the Bank's mobile banking services.
2. The Ahli Bank Touch ID / Face ID login service is provided as part of the Bank's electronic banking services, and accordingly.
3. These Terms are in addition to and shall be read in conjunction with the Bank's Customer Terms and any other documents forming part of our banking agreement.
4. The meaning of key words printed like this and other words used in our banking agreement are explained in our Customer Terms. Some additional key words which apply to the services referred to in these Terms are explained at the end of these Terms; and
5. In the event of any conflict or inconsistency, these Terms shall prevail over the Customer Terms and to the extent of such conflict or inconsistency.
6. You acknowledge and agree that in order to use the Ahli Bank Touch ID / Face ID login service:
 - You must be a valid user of our mobile banking services;
 - You must install our mobile app using a permitted mobile device;
 - You will need to activate the Fingerprint / Face ID recognition function on your permitted mobile device and register at least one of your fingerprint to control access to the permitted mobile device;
 - You will be required to undergo a registration process using your Ahli Bank online/mobile banking username and password to choose to use the Fingerprint / Face ID you store on your permitted mobile device for accessing our mobile banking services; upon successful registration process, the fingerprint stored on your permitted mobile device will be a security code;
 - You must ensure that only your Fingerprint / Face ID are stored on your permitted mobile device to access the device and you understand that upon the successful registration of your permitted mobile device, any Fingerprint / Face ID that is stored on your permitted mobile device can be used to access mobile banking including access to your accounts; and
 - You should ensure the security of the security codes as well as the password or code that you can use to register your Fingerprint / Face ID on the permitted mobile device.
7. You may still choose to access the mobile app using your Ahli Bank online/mobile banking username and password.

Western Union® Money TransferSM Service is provided on the following Terms and Conditions

1. Western Union® Money TransferSM transactions can be sent and picked up at most Western Union® Representative locations worldwide. Customers may call the number listed below for the address and hours of nearby locations. Some locations are open 24 hours.
2. Regular money transfers are usually available within minutes for pick up by the receiver, subject to the opening hours of the receiving Western Union Representative (“Representative”) location. The Next Day/2 Day and account-based money transfer services are available upon request to limited countries. The money sent using the Next Day/2 Day money transfer service will be available for collection after 24 and 48 hours respectively. Account-based transfers generally take 3 business days, though transfers to mobile wallets are often available within minutes. Exceeding amount limitations, regulatory restrictions or other restrictions in certain countries may delay the transaction. Western Union does not act as the agent or representative of any bank for any purpose and does not accept deposits on behalf of any bank. Call the number below for details.
3. Money transfers will normally be paid in cash, but some Representatives will pay by cheque or a combination of cash and cheque or may offer or the receiver may choose other ways to receive funds and some money transfers may be paid to accounts. All cash payments are subject to availability, receivers showing documentary evidence of their identity and providing all details about the money transfer required by Western Union, including sender’s and receiver’s names, country of origin, approximate sum and any other conditions or requirements applicable at the Representative location, for example the money transfer control number, which is mandatory for payout in some countries. The sender authorizes Western Union to honor the receiver’s choice of method to receive funds even if it differs from the sender’s. Cash money transfers shall be paid to the person that Representatives deem entitled to receive the transaction after verification of identity often through examination of identification documents. Such payment can be made even when the form filled out by the receiver contains errors. Neither Western Union nor its Representatives carry out a comparison of the “To Send Money” form against the “To Receive Money” form to verify the address given for the receiver. In some destinations the receiver may be required to provide identification, a test question answer or both to receive funds in cash. Test questions are not an additional security feature and cannot be used to time or delay the payment of a transaction and are prohibited in certain countries.
4. Applicable law prohibits money transmitters from doing business with certain individuals and countries. Western Union is required to screen all transactions against lists of names provided by the governments of the countries in which we do business, including the US Treasury Department’s Office of Foreign Assets Control (OFAC) and the European Union. If a potential match is identified, Western Union researches the transaction to determine if the name matched is the individual on the relevant list. On occasion, customers are required to provide additional identification or information, delaying transactions. This is a legal requirement for all transactions processed by Western Union (inclusive of transfers that originate and terminate outside of the US).

5. **TRANSFER FEES:** Written information explaining how Western Union charges the sender for making a money transfer will either be displayed prominently at the Representative location or shown to the sender prior to completion of the payment order. Unless applicable law in the destination country requires otherwise, the sender will bear all fees for the money transfer. In certain cases, payment of a money transfer may be subject to local taxes and service charges.
6. **FOREIGN EXCHANGE:** Money transfer payments will normally be made in the currency of the destination country (in some countries payment is available only in U.S. dollars or other alternate currency). In addition to the transfer fee applicable to each transfer and if the currency which the sender presents to a Representative is not the currency to be received by the receiver, all currency is converted at Western Union's then current rate of exchange. The currency will be converted at the time of transfer and the receiver will receive the foreign currency amount shown on this form. In a few countries local regulations require the currency to be converted at the time the receiver is paid, in which case the exchange rate and any amounts shown on this form may be subject to exchange rate fluctuations between the time of transfer and the time the receiver collects the funds. Western Union calculates its rate of exchange based on commercially available interbank rates plus a margin. Most rates of exchange are adjusted several times daily in line with the relevant closing rate of global financial markets. The exchange rate applied may be less favorable than some publicly reported commercial exchange rates used in transactions between banks and other financial institutions. Any difference between the currency exchange rate offered to customers and the currency exchange rate received by Western Union will be kept by Western Union (and, in some instances, its Representatives) in addition to the transfer fees. Additional information about exchange rates for specific destination countries can be obtained by calling the number at the bottom of this form or on our website at www.westernunion.com.
7. Sending and receiving in countries that provide payment in multiple currencies: Senders must select the currency of payment at the time the send money transaction is made. The transfer fee and the money Western Union (or its Representatives, mobile phone or account provider) makes when it changes the funds into foreign currency may vary based upon the payment currency selected. In some countries it is possible to decide to receive the funds in a currency different from the one that the sender selected. Western Union (or its Representatives, mobile phone or account provider) may make additional money when your funds are converted into the currency selected by the receiver.
8. **SPECIAL SERVICES:**
 - TELEPHONE NOTIFICATION** to the receiver that the money transfer is available for pick up is offered in most countries for an additional fee.
 - MESSENGER DELIVERY** of a cheque or a bank draft is available in some countries to selected destinations for an additional fee.
 - SUPPLEMENTAL MESSAGES** may be included for an additional fee with money transfers sent to most countries.

9. **SMS:** Where available, Western Union offers free SMS notification to indicate that the transaction has been collected by the receiver (for the sender) or that funds are available for collection (for the receiver). Charges applied by the service provider are the exclusive responsibility of the sender or receiver. If permitted by applicable law, the SMS will be sent to the sender's and/or receiver's mobile number provided on this form. Western Union will send SMS messages to a third party gateway for delivery. Western Union is not responsible for undelivered SMS or technical malfunctions that occur outside of its proprietary systems.
10. **ACCOUNT BASED TRANSFERS: MOBILE MONEY TRANSFER (MMT):** Where available, the receiver may incur additional fees for receiving the sender's funds through a mobile telephone or to a bank or other account. Transfers should be sent to a local (receiver) currency account, otherwise the receiving institution may convert the funds at its own exchange rate or reject the transaction. The receiver's agreement with its mobile phone service, mWallet, bank or other account provider governs the account and determines their rights, liability, fees, funds availability and account limitations. In the event of an inconsistency between the account number (including mobile phone numbers for mobile accounts) and name of the receiver, the transfer will be credited to the account number provided by the sender. Western Union may make money from fees associated with use of an account. Western Union accepts no responsibility to the sender nor to any account holder for any fees, exchange rates used for conversion to non-local currency, acts or omissions of the destination or intermediary financial service providers.
11. **REFUND:** Western Union will refund the principal amount of a money transfer (at the applicable exchange rate described herein in effect at the time the refund is made) upon the written request of the sender if payment to the receiver is not made or credited within 45 days. Transfer fee refunds are made upon sender's written request if the money transfer is not available to the receiver within the time specified for the selected service, subject to the business hours of, and availability of funds at, the location selected for payment and other conditions, including, without limitation, conditions beyond the control of Western Union or its Representatives, such as inclement weather or telecommunications failure. Transfer fees are not refunded if the transfer is stopped at the sender's request. Payment of some money transfers may be delayed as a result of the application of United States or other applicable laws. To the extent allowed by law, Western Union may deduct an administrative charge from money transfers that are not picked up within one year of the send date.
12. **Liability:** western union does not guarantee the delivery or suitability of any goods or services paid for by means of a western union money transfer. The sender's transaction data is confidential to him and should not be shared with any other person other than his receiver. The sender is cautioned against sending money to any person he does not know. In no event shall western union or any of its representatives be liable if the sender communicates transactional data to any person other than his receiver. In no event shall western union or any of its representatives be liable for damages for delay, nonpayment or underpayment of this money transfer, or non-delivery of any supplemental message, whether caused by negligence on the part of their employees or representatives or otherwise, beyond the sum equivalent to us\$ 500 (in addition to refunding the principal amount of the money transfer and the transfer fee). In no event will western union or its representatives be liable for any indirect, special, incidental, or

consequential damages. The foregoing disclaimer shall not limit western union's or representative's liability for damages resulting from western union's or representative's gross negligence or intentional misconduct in those jurisdictions where such a limitation of liability is void.

13. When a Representative accepts a cheque draft, credit or debit card or other non-cash form of payment, neither Western Union nor the Representative assumes any obligation to process or pay the money transfer if the form of payment is uncollectible, nor do they assume any liability for damages resulting from nonpayment of the money transfer by reason of such uncollectibility. Western Union reserves the right to change these terms and conditions or the offered service without notice. Western Union and its Representatives may refuse to provide service to any person.
14. Your personal information is processed under applicable law and controlled by Western Union International Limited. We use personal information you provide to us when using our products and services, as well as other information that is collected or generated during our relationship with you. This includes information from other services like money transfers, bill payments, loyalty or membership program details, previous use of our services history, and marketing choices. This information is used to provide you with the services you have asked for and for activities like administration, customer service, anti-money laundering, compliance and legal duties, validate your details, to help us understand our consumers by doing analysis and research of the information we hold, to help prevent and detect fraud, debt and theft, to help us improve our products, services and operations, and, subject to your choices, send you commercial communications by email, telephone, post, SMS and by any other relevant channel.
15. Western Union may also use, collect from and share with other businesses that work with us, information from other products and services and convenience and/or rewards programs, for which you have registered. This information may be used for any of these purposes. We will hold and retain the information that you give us about another person including the details of the receiver of our services in order to execute the transaction. Prior to providing this information you are obliged to notify and secure authorization from the other person on our use of this information as set out in this section. The provision of this information is optional information, but needed to execute the transaction and provide these services to you. Without it, Western Union is unable to provide the money transfer, facilitate convenience activities or other requested services.
16. We may provide the information we hold to parties located outside the EEA, including the USA, for the purpose set out in this statement. The categories of data transferred are personally identifiable information, contact details and information relating to the money transfer, transaction history, and any other Information supplied by you. We may also provide the information to other organizations, including those that help us run our business, if there is a reasonable need to do so, to carry out or aide the money transfer, future services, or for any of the reasons or uses set out in this section. We may add to information you provide with information from other businesses or individuals, including information to validate the accuracy of your information provided by you. Western Union may also give information to third parties, where there is a reasonable need, to help prevent and detect crime, to prosecute offenders, national security or other legal reasons.

17. The information we hold may be accessed by Western Union and our affiliates including but not limited to Western Union Payment Services Ireland Ltd, Western Union International Bank GmbH, Western Union International Limited and Western Union Financial Services, Inc. for any of the reasons set out in this section or for other purposes to which you have agreed. You have a right to ask us to see and get a copy of your information, for which we may charge a small fee. You can also correct, erase or limit our use of the information which is incomplete, inaccurate or out-of-date. And you may object at any time on legitimate reasons to the use of your information, where the processing is not required to complete the service, or required by law or regulation. If you wish to exercise these rights or no longer wish to receive commercial communications from Western Union, please contact Western Union by calling or alternatively by contacting us via our website.
18. **CUSTOMER RELATIONS:** If you are not satisfied with the service you should call 80075791*. A Western Union Representative will investigate your concerns fairly and will endeavor to do so speedily.
19. The Western Union Money Transfer Service is provided by Western Union Financial Services, Inc., an American company (for money transfers from the United States, Canada, and Mexico, and for commercial services transactions) and Western Union International Limited, an Irish company (for all other transactions), through a network of authorized Representatives.

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* Free calls from landlines and public phones. Some standard network charges apply from mobiles. Lines are open every day from 9am to 9pm.

Privacy Policy of Western Union: <https://www.westernunion.com/content/wucom/global/en/privacy-statement.html>

Please also refer to our:

- 'Ways to Bank' brochure
- 'Ways to Bank fees and charges' brochure

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