



Depositor Information

Basic information about the protection of your eligible deposits

Eligible deposits in Qatar National Bank (Q.P.S.C.), London Branch ("QNB UK") are protected by:

The Financial Services Compensation Scheme ("FSCS")¹

Limit of protection:

£120,000 per depositor per bank (as at 1 December 2025)

If you have more eligible deposits at the same bank:

All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £120,000.² (as at 1 December 2025)

If you have a joint account with another person(s):

A limit of £120,000 applies to each depositor separately.³ (as at 1 December 2025)

Reimbursement period in case of bank, building society or credit union's failure:

7 working days⁴

Currency of reimbursement:

Pound sterling (GBP, £)

To contact QNB UK for enquiries relating to your account:

The Head of Retail Banking,
Qatar National Bank (Q.P.S.C.),
51 Grosvenor Street, London W1K 3HH
Tel. 0207 647 2695

To contact the FSCS for further information on compensation:

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100
Email: ICT@fscs.org.uk

More information:

www.fscs.org.uk

Additional information

1. Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If QNB UK becomes insolvent, your eligible deposits would be repaid up to £120,000 by the Deposit Guarantee Scheme.

2. General limit of protection

If a covered deposit is unavailable because QNB UK is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum amount of £120,000. This means that all eligible deposits at QNB UK are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £180,000 and a current account with £20,000, the depositor will only be repaid £120,000.

In some cases, eligible deposits which are categorized as “temporary high balances” are protected above £120,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) Certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) A death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

3. Limit of protection for joint accounts

In case of joint accounts, a limit of £120,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £120,000.

4. Reimbursement

The responsible Deposit Guarantee Scheme is the FSCS. It will repay your eligible deposits (up to the maximum value) within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. QNB UK will also inform you of any exclusions from protection which may apply. If deposits are eligible, QNB UK shall also confirm this on the statement of account.

Depositor and dormant account protection

Exclusions list

A deposit is excluded from protection if:

- (1) The depositor and any beneficial owner of the deposit has never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - > Credit Institution
 - > Financial Institution
 - > Investment Firm
 - > Insurance Undertaking
 - > Reinsurance Undertaking
 - > Collective Investment Undertaking
 - > Pension or Retirement Fund*
 - > Public Authority

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

*with the exception of deposits by personal pension schemes, stakeholder pension schemes, and occupational pension schemes (of micro, small or medium enterprises)

