



Safe Deposit Lockers

What is the Product name?

Safe Deposit Lockers

Purpose / features

- Store your important documents and/or valuable in a safe and secure environment.
- Lockers are available in different sizes to suit needs.
- Two copies of a unique key for each locker.
- Unlimited access to the lockers during Branch opening hours.
- Available to QNB London account holders (individual and business)

Applicable Fees

The Safe Deposit Locker rental fees are debited via standing order (or otherwise) from any of your accounts (either sole or joint accounts) held with QNB London. The fees are payable annually in advance, and may be revised by the Bank from time to time.

Below is a summary of the fees:

Locker Size	Fees plus VAT	Total
Small (10"x3"x24")	£200 + 20%	£240 p.a.
Medium (10"x5"x24")	£250 + 20%	£300 p.a.
Large (10"x10"x24")	£300 + 20%	£360 p.a.

Additional Charges

If you lose your keys, or they are stolen, we will force open the locker and replace the lock. A new set of two keys will be provided to you, and QNB London will charge you the cost as listed below.

Service	Fees plus VAT	Total
Forced Locker Opening	£750 + 20%	£900

QNB London uses third party vendors for forced breaking of a locker; therefore, any additional related charges will be payable by you.

Debit Interest

If the annual rental fee is charged, and there are insufficient funds in the account, the resulting unauthorized overdraft will be charged at 9% p.a.

How do I rent a Safe Deposit Locker?

Eligibility:

- You must be aged 18 years or over
- You must hold an account with QNB London
- Successfully passed any of QNB London's due diligence requirements which also apply to any third party acting on your behalf

Process:

- Complete and sign the Safe Deposit Facility Agreement in person, either by visiting QNB London branch, or via any of QNB branch network subject to approval by QNB London.
- Set up a standing order in the account, and pay the annual rental fee in advance

How to access your locker:

- Unlimited access to your locker during Branch opening hours

Key Information

- You must only keep items that belong to you in your safe deposit locker. Items should never be held for third parties.
- Insure items for their full value. Do not rely upon keeping valuables in a safe deposit locker as an alternative to insuring them.
- QNB London will provide you with a set of two keys, once we allocate a locker to you, and it is your responsibility to look after the keys. If you lose your keys, or they are stolen, you must inform QNB London without any undue delay by calling +44 (0) 20 7647 2600.
- If you hold a joint account with QNB London, you will need to provide the Bank with clear and appropriate mandate as to how instructions relating to safe deposit locker are provided (e.g. for access, withdrawal or any other part of the service).
- You must ensure that your safe deposit locker never contains any of the following items (this is a non-exhaustive list):

- o anything that is illegal or constitutes the proceeds of crime;
- o cash, of any currency, amount or denomination that is £50,000 or more (based upon the Bank's foreign exchange rates);
- o chemicals or drugs, or items which are noxious, poisonous, corrosive, inflammable, explosive or unstable;
- o guns, knives, fire-arms or ammunition; plants or plant materials, any living organism or any other substance or material which may be the subject of any ban, embargo or import restriction;
- o anything that is offensive, immoral, obscene, indecent, defamatory, slanderous or libelous;
- o unlawful items which has or may be used in any act of terrorism or which will or may cause any harm whatsoever to any person, premises or place including (without limitation) to the safe deposit locker or to any of our offices, employees, agents, contractors, customers or visitors.

