



QDB

بنك قطر للتنمية
QATAR DEVELOPMENT BANK

CUSTOMER JOURNEY GUIDE - AL DHAMEEN





Same Day



Client meets with AI Dhameen RM

Discovery

- Your Journey with AI Dhameen may have begun from different ways:
 - You would either own a business and you need financial support so you've searched and must have seen or read about our offered service in any of these channels:
 - QDB Main Website
 - Social Media
 - Newspaper
 - Word of Mouth
 - Or you would have been referred to us through our One-Stop-Shop
 - When visit the AI Dhameen team, you will be welcomed by our AI Dhameen Manager who will discuss your project idea with you and determine your eligibility for the program.
 - At this point, we expect you to have a clear vision and idea of the project that you want to get financed through AI Dhameen.

After you meet with our AI Dhameen Program Manager, you will be assigned a dedicated RM who will guide you through the application process and provide you with all the information required for AI Dhameen.



Apply

- At this stage, you will be expected to provide the relevant documents as set out below.



10 days from all documents being submitted



Client meets with Al Dhameen RM

Step	Documents required	Tips
Application for Al Dhameen	1. Copies of authorized signatories' ID (Qatari ID card or passport copy of non-resident or overseas partner). 2. Valid Commercial Registration.	
	3. For companies under formation and existing companies introducing new business lines, an up to date Feasibility Study including financial projections must be submitted.	Try to ensure that this contains the most recent available market data.
	4. Official loan request letter mentioning the facility type, the facility amount and the payment tenor.	Duly signed by the Authorized Signatory and stamped with the Company seal. The format of the loan request letter is not defined and does not necessarily have to be on the company's letterhead
Submission of application supporting information	1. For construction and/or fit out: Architectural Drawings and Bill of Quantities from the contractor/consultant contractor agreement or quotation 2. Quotations and specifications of machinery 3. Audited financials for the company for the past 3 years (if existing business) 4. Bank statements for last 12 months (if existing business) 5. Legal and regulatory approvals (land allotment contract, construction permit, industrial and environmental permits.)- (if manufacturing project) 6. Rental contract for current business premises 7. CV of sponsors and main company managers	QDB will analyse all items of cost that you will submit, primarily to ensure that the cost components of the project are in line with the market prices. This stage allows us to have an independent view on the financial viability of the project. We recommend that QDB and the client agrees on the cost before proceeding to the next stage of the Al Dhameen journey.

- This stage is very dynamic and you would be required to meet your RM frequently who will analyze your proposal and study all the components of your application and project.

Once all documents have been received your RM will submit it for internal approval.



3 working days



Client meets with Al Dhameen RM

Commit

- During this stage, your dedicated RM will communicate with you (through phone or email), the decision of the internal approval committee regarding your proposal.
- If your proposal has not been accepted by our committee, your dedicated RM will explain and discuss with you the reasons.

If your proposal is approved, please ensure that you have identified a partner bank. QDB will send the offer letter to the partner bank of your choice within 3 working days, who will initiate the security documentation process as listed below.

NOTE: in the case where your selected partner bank rejects your application, please contact your RM to modify the offer letter for your alternative partner bank.



Journey with Partner Bank



depends on client submission of documents


- At this stage onwards, your Al Dhameen journey will exclusively be handled by your partner bank.
- Once you have submitted the relevant security documents to your partner bank and fulfilled all conditions mentioned in your offer letter, QDB will issue the "Guarantee" to the Partner Bank within 3 working days.




Client meets Partner bank representative

Step	Documents required	Tips
Submission of key security documents to Partner Banks	<ol style="list-style-type: none">1. Pledge of Commercial Registration in favor of QDB2. Personal cheque from all partners in favor of QDB3. Personal guarantee of all partners in favor of QDB	You may be requested to provide additional securities and/or documents as stated in the Offer Letter
Margin Contribution	Provide your margin contribution to your partner bank	This is an important step that must be carried out before you can use your facility

- Remember: You will be expected to pay all your dues on time to your partner bank.

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