

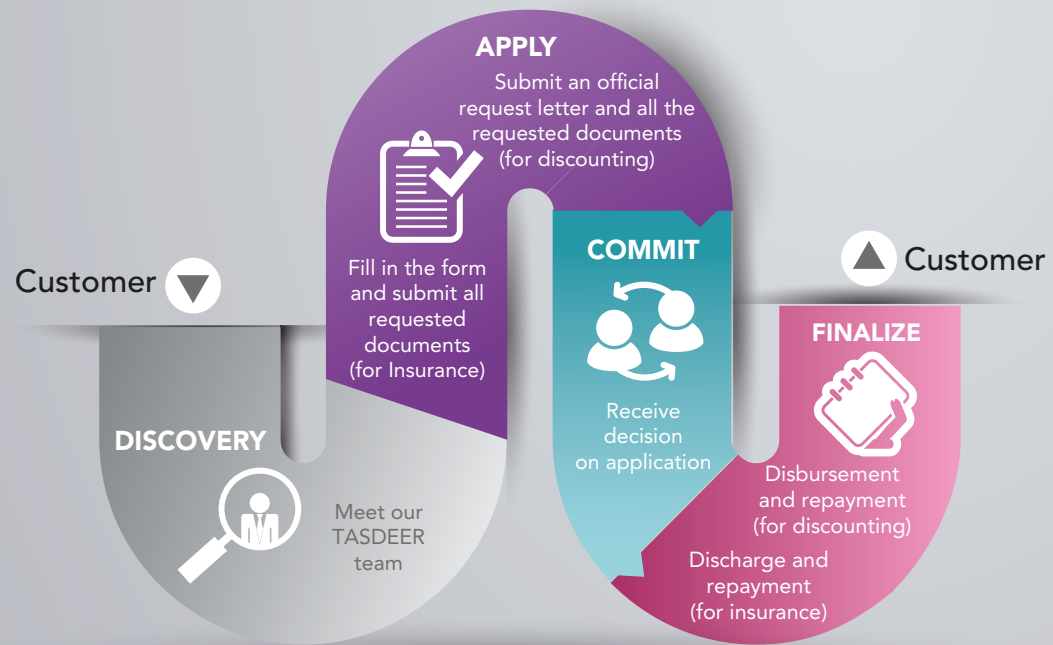


QDB

بنك قطر للتنمية
QATAR DEVELOPMENT BANK

CUSTOMER JOURNEY GUIDE - TASDEER FINANCIAL SERVICES





1 Day



Client Meets with TASDEER RM

Discovery

- Your Journey with TASDEER begins if:

1. You own a business which requires export support and have read about QDB's services in any of these channels:

- QDB Main Website
- Social Media
- Newspapers
- Word of Mouth

2. Or you have been referred to us through QDB's One-Stop-Shop

- At this point, we expect you to have a clear vision and idea of the export financing services that you want through TASDEER.

- When visit TASDEER, you will be welcomed by our TASDEER RM who will discuss your export transaction and determine your eligibility for the program.

- Your dedicated TASDEER RM will brief you about TASDEER financial services which include:

1. Pre-shipment risk cover
2. Post shipment risk cover
3. LC discounting
4. Invoice discounting (with recourse on the client)
5. Pre Export Finance (raw material financing in cases where a confirmed purchased order and/or supply contract exists)

- Based on your eligibility for the financing products you will receive a template request letter for the financing service and the editable pdf application form for TASDEER credit insurance. You will be guided to the Pre/Post Shipment Risk Cover Application form and leaflet available in QDB's website.



Apply

- When you meet TASDEER RM he/she will listen to understand your business and export profile in greater detail and will collect the requirements.
- At this stage, you will be expected to submit the following documents depending on the service requested:



The completion of this stage depends on how soon you submit all the required documents



Client Meets with TASDEER RM

Step	Documents required	Tips
To demonstrate legality of the firm for all services	<ul style="list-style-type: none"> • Copy of valid Commercial Registration • Copy of Computer Card 	You may also be asked to provide necessary information about the export transaction so that your RM will prepare your application accordingly
	<ul style="list-style-type: none"> • QDB KYC form 	Duly signed by the Authorized Signatory and stamped with the Company seal
For Credit Insurance	<ul style="list-style-type: none"> • Completed Pre/Post Shipment Risk Cover Application • Copy of the purchase order /the export invoice where applicable. 	Application to be duly signed by the Authorized Signatory and stamped with the Company seal
For Invoice discounting	<ul style="list-style-type: none"> • Copies of authorized signatories' ID (Qatari ID card) • Official request letter mentioning the requested facility and the credit term (tenor) • Copy of Audited Financial Statements for the past 3 years (for existing companies) • a list by the buyers' names and their address 	Letter to be duly signed by the Authorized Signatory and stamped with the Company seal
For LC discounting	<ul style="list-style-type: none"> • Copies of authorized signatories' ID (Qatari ID card) • Official request letter about the demanded facility, and the credit term (tenor) • Copy of Audited Financial Statements for the past 3 years (for existing companies) • Copy of the LC SWIFT 	Letter to be duly signed by the Authorized Signatory and stamped with the Company seal
For Pre Export Finance	<ul style="list-style-type: none"> • Copies of authorized signatories' ID (Qatari ID card) • Copy of Audited Financial Statements for the past 3 years (for existing companies) • Official request letter mentioning the facility type, the facility amount and the payment term (tenor) • A list by the supplier names, quantity required, amount. • Copy of the confirmed purchase order or contract 	Letter to be duly signed by the Authorized Signatory and stamped with the Company seal



5 Working days. Credit insurance approval will be dependent on credit agencies information

Commit

Your TASDEER RM will present a proposal on your export transaction case to QDB's internal approval committee for a decision and will keep you updated at every step through your preferred communication mode (phone, email). Sometimes, you may be asked for additional documents & information to support your business case.

- If your request has been approved, the RM will communicate the next steps and timeline.
- If your proposal is not approved, your RM will explain why.

Step	Documents required	Tips
For Pre Export Financing Payment	<ul style="list-style-type: none"> • LCs will be issued directly from QDB to the suppliers 	Exporters to be committed with the suppliers list provided prior to the decision




Finalize


- After your proposal has been approved you will be advised to provide the following documents:



2-5 working days
(given that all documents are submitted)

Step	Documents required	Tips
For Credit Insurance, Issuance of policy	Proof of premium payment must be presented to the RM in order to issue the Policy	
For Credit Insurance, Extension of policy	<p>Official request letter with explanation of reason for extension and the new term requested</p> <ol style="list-style-type: none"> 1. Once this extension is approved by QDB, you will be notified by your RM who will provide you with the Credit Insurance Addendum Form to settle the policy extension fees and get the form duly signed and stamped by the authorized signatory. 2. Once you submit the relevant fees and the signed and stamped Credit Insurance Addendum Form 3. QDB will extend the policy accordingly 	<p>Extension of policies are subject to QDB Credit Committee approval.</p> <p>Additional charges will apply depending on previous partial payment discharge and other conditions.</p> <p>Credit Insurance Addendum Form to be duly signed by the Authorized Signatory and stamped with the Company seal.</p>
For Credit Insurance, Cancellation of policy	<ul style="list-style-type: none"> • Official request letter with explanation of reason for cancellation 	An issuance fee will apply and clients will be advised of the amount by the RM
For Credit Insurance, Discharge of policy	<ul style="list-style-type: none"> • You will be contacted by QDB at least 1 week prior to the due date with discharge details and discharge form (Statement of Discharge from Liability Form) • In case of delay of payment from your buyer, please notify QDB with reasons for claim purposes. 	<p>Discharge from Liability Form to be duly signed by the Authorized Signatory and stamped with the Company seal.</p> <p>Please submit this as early as possible as once payment has been collected from your buyer. Failure to do so will impact your credit rating at QDB.</p>
For Invoice discounting	<ul style="list-style-type: none"> • Official request letter for invoice discounting • Copy of the Commercial Invoices • Copy of all shipping documents 	Letter to be duly signed by the Authorized Signatory and stamped with the Company seal
For LC discounting	<ul style="list-style-type: none"> • Official request letter for LC discounting • Copies /originals of all documents mentioned in the LC request 	Letter to be duly signed by the Authorized Signatory and stamped with the Company seal

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