

Part Eight
Other Instructions

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Banks' Correspondences with QCB

First: Banks' Correspondence with QCB

1- Official Language for Correspondence

1/1 Banks should use the Arabic language, the approved and official language of the State of Qatar, in all their correspondence with QCB. In case it is necessary to use a foreign language, Arabic must be the official language and the foreign language shall be a translation of the original Arabic text.

⁸²2/1 With reference to the Cabinet General Secretariat Memorandum no. (MO/268-19/2008) on 9/6/2008, copy attached, all ministries, government bodies, authorities and public institutions should use Arabic language as official / formal language in all letters or statements issued inside the State of Qatar. If it is necessary to use a foreign language, Arabic should be the official language and the foreign language shall be a translation of the original Arabic text.

To emphasize instructions stated in item 1/1, kindly commit to use Arabic language in all correspondence with QCB.

2- Regulating the Banks' Correspondence with QCB

- Banks must maintain two records. The first for "incoming mail record" where all incoming mails from inside and outside Qatar is recorded, along with their date, sender address, subject and a serial reference number for each incoming mail are indicated. The second record is for "outgoing mail ", which contains all outgoing mails to various entities inside and outside Qatar. The record must include the date, the recipient, the subject, and serial reference number for each outgoing letter, and copies of outgoing letters.
- Outgoing letters from the bank must contain the letter's reference number, date, and subject and the signature of the general manager or the acting general manager during his formal vacations.
- The letters to QCB must be addressed to "the attention of the director of the concerned department". The code for each department in QCB as given below,

⁸² Circular no. (86/2008) dated 19/6/2008.

which precedes its reference number, and must be observed while addressing letters namely:

| | |
|---|---------|
| 1- Office of the Governor | (م ح) |
| 2- Office of the Deputy Governor | (ن م ح) |
| 3- Executive Office | (م ت) |
| 4- Supervision and Control Department | (أ م) |
| 5- Public Debt, Banking affairs and Issuance Department | (د م ص) |
| 6- Investment Department | (أ.س) |
| 7- Researches and Monetary Policies Department | (ب/س/ن) |
| 8- Administrative Affairs Department | (ش.أ) |
| 9- Financial Affairs Department | (ش أ 4) |
| 10- Banking Systems Department | (ن.م) |
| 11- Payment Systems and Reconciliations Department | (ن م) |
| 12- Legal Affairs Department | (ش.ق) |
| 13- Financial Stability and Statistics Department | (أس ح) |
| 14- Banking Customers Services Unit | (م خ م) |
| 15- Qatar Credit Bureau | (م.م.أ) |

- Letters addressed to QCB may be submitted by mail or by hand to the concerned department. If the banks do not follow these instructions, these mails may be received late or lost.

3- Response to Correspondences

QCB recently observed that some operating banks delay in responding to its letters and memos related to courts' judgments or orders issued by courts, public prosecution, or the General Authority for Minors Affairs. Consequently QCB also in turn delay to respond to these authorities, or considering the fact that such issues related to individuals or entities' funds and rights;

Banks are kindly requested to reply to these types of letters at the earliest.

Second: QCB Law

Kindly note that QCB law No. (33) of the year 2006 was published in the official Gazette issue No. 11 on 12/12/2006, and the said law is effective after one month of its issuance in the official Gazette.

Banks are required to implement the relative provisions of the said law as from 12/1/2007. Law no. (15) of the year 1993 and law no. (36) of the year 1995 are cancelled. Any other contradicting provisions of law are cancelled. Until issuing the executive regulations and instructions of this law, QCB instructions shall be implemented, provided that no contradiction with the provisions of the law and article (119) of the QCB law No. (33) of the year 2006 are complied with.