1- **Transport of Banknotes and Foreign Currencies**

All banks operating in the State of Qatar shall not send or receive foreign currencies through Doha International Airport. They shall first contact and co-ordinate with Director of the Doha Airport Police and the General Guarding Director, in order to provide the necessary protection and security from theft and plundering while transporting the banknotes. Director of Doha Airport Police shall be notified of a list of representatives who are responsible for transporting the banknotes, from abroad or from QCB to banks or vice versa. Subsequently, the Director of Doha Airport Police should be informed if any change is made to the list of representatives. Banknotes shall be transported from Doha International Airport to QCB and banks operating in Qatar or vice versa by highly efficient vehicles that are designed for money transportation purposes, conform to the standard specifications for security and contain the whole transported banknotes. The money transport companies licensed by Ministry of Interior shall be responsible for providing the vehicles required to secure the money transfer vehicle movements.

2- **Sale of Gold Ingots**

Banks shall notify the concerned Security Department of any suspected person supplying or selling gold ingots without the stamp of the concerned authority in Qatar.

3- **Identification Number**

3/1 The bank's employees should not depend upon only the Identification Number as a reference of the nationality or birth date when checking the data of the Identification Card. They also should make sure of the content of Identification Card regardless of the Identification Number.

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56 Refer to letter of the Director General of Public Security no. (م م أ ع /س/41/6525) dated 12/12/2013. Refer to letter of Minister of State for Interior Affairs no. (م و د أ /م-5/628) dated 1/2/2012 attached to circular no. (14/2012) dated 12/2/2012.
Identification Number of the Identification Card for Qatari Citizens:
With reference to letter of Director of Office of the State Minister of the Interior Affairs no. (ت/م و س/ 10/1848) dated 12/5/2008, attached to circular no. (79/2008) dated 28/5/2008, the bank’s employees should not depend upon only the Identification Number or the birth place as a reference of the nationality. They should make sure of the content of the Identification Card regardless of the Identification Number.

4- **General Directorate of Public Security, Operations Department in Public Security and Communications Department at Ministry of Interior**

Banks shall provide the Operations Department in Public security and Communications Department with all bank’s locations, branches, ATMs, a list of officers, their phone numbers and working hours, and guards for each location. Such data should be periodically submitted to the Operations Department in Public security and to Communications Department at Ministry of Interior in case of any change in the future. Furthermore, illustrative maps and schemes of entrances and exits of the main buildings should be provided (if possible) in order for “the Operations Department at National Command Center (NCC)” to be used when necessary or in case of any direct changes in locations of the banks' branches.

5- **With Reference to letter of the Director General of Public Security Department at Ministry of Interior no. (م/م/41/5384) dated 21/11/2012;**

Banks shall comply with the following:

5/1 Operations Department at National Command Center (NCC) shall be informed of the path of vehicles transporting the funds from the airport to their destination. It shall also be informed of suspicion cases and end date of the mission.

5/2 A TMR880i equipment shall be installed in the money transport vehicles so that it can be tracked by the Mentura AVL tracking system. Accordingly, there is no need to additional equipments. However, Communications Department at Ministry of Interior shall install, test and maintain the equipment.

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58 Refer to letter of the Director General of Public Security no. (م/م/41/6525) dated 12/12/2013.
59 Refer to circular no. (108/2012).
Cameras shall be put for monitoring the bank, its branches and ATMs of all banks in conformity with QCB’s instructions mentioned in item no. (1) in page no. (383), taking into account the following:

A- Banks shall not give the camera recording tapes to anyone before obtaining the approval of the Security Systems Department.

B- A qualified officer shall be available for managing the monitoring system.

C- The system shall be active all the time and periodically subject to maintenance.

Banks shall also comply with these technical specifications and locations for cameras defined by Security Systems Department at Ministry of Interior.

When transporting large amounts from the bank to its branches in other areas, the concerned security administration should be notified by a phone call to secure the transportation of funds.

Communications and Operations Department shall be changed to be “Communications Department”.

6- Appointment of the Employees at the Financial Institutions

With reference to letter of Minister of Interior no. (م و د.س.م - 3/3895) dated 22/10/2007, all employees should fulfill all legal procedures when appointing at the financial institutions especially at banks. Accordingly, employees who are violating such legal procedures shall be subject to legal measures.

The ministry has noticed that many financial institutions operating in the State of Qatar, especially banks, are hiring employees by non-licensed commercial companies. Additionally, such employees are violating the law of entrance and residency permit for foreigners as they are working without completing the sponsorship movement procedures.

7- Changing Name of the Administrative Affairs Department

With reference to letter of Director of Human Resources Department at Ministry of Interior no. (م و د.م/ ود - 31/5142) dated 27/11/2007 concerning changing name of the "Administrative Affairs Department" to "Human Resources Department", Ministry of Interior has recently approved new stamps for issuing certificates of "to whom it

60 With reference to letters of Ministry of Interior no. (م و د.م/ ود - 5/628) dated 1/2/2012.
may concern" and "salary statement" for the Ministry's employees. For more details, please refer to circular no. (238/2007) dated 5/12/2007. Accordingly, the recently approved stamps shall come into effect and the old ones shall be invalid.

8- Authorized Signatories

A- The following is a list of names and signatories authorized for transferring salaries of the Ministry of Interior’s employees to banks in accordance with letters sent by Human Resources Department at Ministry of Interior:

<table>
<thead>
<tr>
<th>Authorized Signatories</th>
<th>Letter of Ministry of Interior (no. and date)</th>
<th>QCB's Circular</th>
</tr>
</thead>
<tbody>
<tr>
<td>1- Colonel, Husein Hassan Al Jaber</td>
<td>(١/٤٢٤/٥/٦٢٨) dated 1/2/2012</td>
<td>(١٤/٢٠١٢) dated 12/2/2012</td>
</tr>
<tr>
<td>Major, Yasser Ibrahim Al Suleity</td>
<td></td>
<td></td>
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<tr>
<td>Major, Salem Jar Allah Salem Al Nabet</td>
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<tr>
<td>Major, Mohamed Hamad Omar Al Ghayatheen</td>
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<td></td>
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<tr>
<td>Captain, Jasim Mubarak Khamees Al Kubeisy</td>
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<tr>
<td>Captain, Hamad Saleh Mohamed Al-Qumra</td>
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<tr>
<td>Captain, Abdel Aziz Faisal Thani Al-Thani</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Lieutenant, Saleh Hamad Meneikher Al-Hineitem</td>
<td>(٧٠/٢٠٠٩)</td>
<td></td>
</tr>
<tr>
<td>First Lieutenant, Ali Mohamed Rashed Al-Ghanem Al-Azba</td>
<td>(٨٣/٢٠١٠)</td>
<td></td>
</tr>
<tr>
<td>Lieutenant, Khaled Ali Abdullah Yousif Ahmad</td>
<td>(٨٧/٢٠١٠)</td>
<td></td>
</tr>
<tr>
<td>Lieutenant, Khaled Mohamed Hassan Zinel</td>
<td>(٥٨/٢٠١٠)</td>
<td></td>
</tr>
<tr>
<td>Lieutenant, Hassan Salman Mohamed Al-Hassan Al-Muhanady</td>
<td>(٤٢/٢٠١١)</td>
<td></td>
</tr>
</tbody>
</table>
Lieutenant, Ahmad Ibrahim Al-Nesf Al-Mansoury  

2- Brigadier General, Abdel Aziz Ali Abdullah Al-Haidoos

Brigadier General, Khaled Ahmad Darweesh Jasim Darweesh

Major, Salem Khaled Mohamed Al-Mazfari Al-Hajri

3- Captain, Aman Khamees Aman Al-Muhammad

4- Major, Hamad Hazzaa Hamad Al Qureini Al Hajri

61 Refer to item no. (1): Circulars on some of the signature forms of the previously-authorized signatories have been sent to banks.

B- Cancelled Signatories

With reference to letter of the Director General of Public Security no. (م م 41/6525) dated 12/12/2013, signature of Captain no. (2207), Aman Khamees Aman Al-Muhammad, is approved for transferring salaries of the Ministry of Interior’s employees to banks and signature of Captain no. (2208), Mubarak Mahbub Buhaqb Al-Dosary, shall be cancelled.

9- Form of Money Transport Vehicle Movements

With reference to letter of Director General of Public Security Department, Staff Major General/ Saad Bin Jasem Al Khleify, no. (م م 41/878) dated 18/2/2008 concerning bank’s compliance with instructions issued by Ministry of Interior in page no. (117), the Ministry has noticed that banks are not compliant with the procedures. The following are examples for such procedures:

61 Refer to letter of Director of Human Resources Department at Ministry of Interior no. (31/3726) dated 21/2/2013, circular no. (16/2013).
1- Updating the data mentioned in item no. (4) and the occasionally changeable data concerning persons who in charge, and their data should be accordingly updated.

2- Informing the “Operations Department at National Command Center (NCC)” of the time and road of the money transport vehicle movement by banks or the concerned companies.

3- Using the correct name of the Operations Department in the official communications.

As Ministry of Interior is accordingly keen on putting these instructions into effect, Operations Department has prepared a form for money transport vehicle movement. Please refer to annex no. (135).

All banks shall use this form in coordination with Communications Department at Ministry of Interior, sending at fax no. (+974) 44727828, 44786113, 44786114.

10 As for the instructions mentioned in items no. (5/1) and (5/4) in page no. (118) concerning providing the concerned Ministries with the requirements of such items, Ministry of Interior would declare that a new system called (CAMS) has been established to warn when stealing, fires and other problems occur. However it can be monitored through the Operations Department at National Command Center (NCC).

11 All banks and financial institutions, their branches and locations of ATMs shall have warning link systems that connect with the Operations Room at National Command Center (NCC). Additionally, they are required to periodically update the data on this service and the concerned tellers, as appropriate. However, such systems should be subject to inspection and test under supervision of the Communications Department.

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63 Items no. (10-14) have come as mentioned in letter of the State Minister of the Interior Affairs no. (م/م-1936) dated 10/5/2009 and circular no. (44/2009) dated 24/5/2009. Items no. (5/1), (5/2) and (5/3) have been amended in accordance with the letter of the Ministry of Interior no. (ع/س/41/5384) dated 21/11/2012 attached to circular no. (108/2012).

64 Refer to letter of the Director General of Public Security no. (ع/س/41/5384) dated 21/11/2012 attached to circular no. (108/2012).
12- The PIN codes that the employees use for transfers or external money movements to other banks or QCB should be occasionally changed as a preventive procedure and avoiding any manipulation, before they get the permit to travel for vacation or termination of work.

13- Public Security Department shall be provided with names, copies of Identification Cards and numbers of transport vehicles of the representatives assigned for money movements, and accordingly coordinating with the Airport Security and Passports Department after the money movement process in order to facilitate their mission.

14- The representatives should have the Identification Cards to be checked when arrival at the airport.

These instructions are effective from May 2009.

15- **Cheques With No Funds**

Upon request of Ministry of Interior and QCB’s desire to reduce the phenomenon of the returned cheques with no/insufficient funds and for the sake of the public interest, all banks shall comply with the following:

- If a cheque with no funds is returned, the customer's (drawer’s) ID number (the drawer’s name (authorized signatory) shall be written beside the ID number) should be written in the “return information” part or in the “note” part at the top of the cheque (cheque data) and the cheque should not be delivered to the customer before making sure that the drawer’s ID number is written through the Electronic Cheque Clearing System (ECS).

- When a customer wants to encash a cheque from the bank’s treasury and the drawer’s account has no funds, the drawer’s ID number should be accurately and clearly written on the back of the cheque or on the slip attached to the cheque.

- As for the commercial companies and institutions, and the ID number of the authorized signatory (signatories) should be written.

- QCB will take the legal procedures against banks violating these instructions

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Refer to circular no. (66/2009) dated 8/7/2009, in page no. (65), as well as circular no. (38/2012).
by virtue of QCB Law no. (33) of the year 2006.

This circular is effective from 8/7/2009.

16- **The Sixth Phase of the National Project to Spread Awareness on Risks and Perils of Drugs:**

A- With reference to letter of the Director General of Public Security at Ministry of Interior, the Permanent Committee for Drugs and Alcohol Affairs, no. (ش.م.خ/486/2010) dated 22/12/2010 attached to the circular no. (103/2010) with a CD on the above-mentioned subject;

In the framework of implementing the decision of the esteemed cabinet on approving the national strategy to combat drugs and assigning the Permanent Committee for Drugs and Alcohol Affairs and the concerned entities to implement the strategy plans, the implementation programs and procedures including the preventive education for risks of drugs; and

To implement the sixth phase of the national project to spread awareness on risks and perils of drugs, the permanent committee commends to add the new phrase to the awareness phrases shown on banks’ screens.

B- With reference to letter of the Director General of Public Security no. (ش.م.20/180/2011) dated 20/6/2011 attached to annex no. (165) concerning the Permanent Committee for Drugs and Alcohol Affairs, please implement what have been mentioned therein the circular. Please refer to the CD attached with the circular no. (53/2011).

17- **Correspondences to Purchase Section at Ministry of Interior**

With reference to letter of Director of Human Resources Department at Ministry of Interior no. (إ.م.ب/ود/أ-31/11729) dated 28/11/2010 concerning the above-mentioned subject, attached with the circular no. (95/2010) dated 14/12/2010, Purchase Section has noticed that the correspondences sent to them by banks operating in Qatar did not include reference numbers, subjects and any details about the entity or the company that ordered to issue the guarantee, as they include banking guarantee number and its value only which is a confusion in work progress. So, banks shall

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68 Refer to circular no. (95/2010) dated 14/12/2010.
refer to the latest letter received from the Purchase Section and mention the subject of the letter.

18- \textit{Updating Data of the Subscribers}\footnote{Refer to circular no. (17/2012) dated 19/2/2012.}

With reference to letter of Director of Communications Department at Ministry of Interior no. (م خ / ش كاب / 3787) dated 24/1/2012 attached to circular no. (17/2012) on the above-mentioned subject, banks shall furnish Communications Department at Ministry of Interior with the required data on the officers who coordinate with the security entity in case of early warning, within three days as from 19/2/2012. These officers should also speedily respond and attend to the event location.

19- \textit{Transferring Money for Residents}\footnote{Refer to circular no. (53/2013) dated 21/7/2013.}

With reference to letter of Director General of Borders, Passports and Expatriates Affairs no. (أ ع / س / 448) dated 7/7/2013 concerning the above-mentioned subject, banks operating in Qatar shall not transfer money for a resident whose residence permit has ended unless it is renewed.