With reference to letter of Minister of Labour and Social Affairs no. (ص م و-905-2013/1028898) dated 12/9/2013 concerning the above-mentioned subject, all banks shall comply with the following instructions:

1- Accounts of Licensed Private Societies and Associations

The licensed private societies and associations:

- Qatar Red Crescent Society.
- The Qatari Association for the Care and Rehabilitation of the Disabled.
- Qatar Charity Society.
- Sheikh Eid Bin Mohammad Charitable Association.
- ATAA Charity Foundation (Said Bin Salem Al Bineid Al Muhanadi Charity Foundation).
- Qatar Photographic Society.
- Naser Bin Jassim Al Thani Charitable Association (Dar Al Ber).
- Sheikh Faisal Bin Fahad Al Thani Charitable Association.
- Qatar National Cancer Society.
- Sheikh Jassim and Hamad Bin Jassim Al Thani Charitable Association.
- Qatar Plastic Arts Society.
- Qatari Association of Certified Accountants.
- Islamic Da’wah Organization.
- Qatari Lawyers Association.
- Qatari Society of Engineers.
- Young Arab Leaders (YAL) – Qatar.
- Gulf Heart Association.

These private societies and associations are subject to supervision and control of the Ministry of Social Affairs by virtue of Law no. (12) of the year 2004 and its amendments, concerning the private societies and associations. This does not include the private societies and associations that have been transferred to public utilities according to law no. (21) of the year 2006, concerning the public utilities. Please refer to annex no. (160), item no. (1), which includes a list of the private societies and associations that are subject to supervision and control of the Ministry of Social Affairs. Please refer to annex no. (162) which includes application form for transferring money to a branch of society or association, and application form for cash/in kind transfers to a private society or association (branch/external entity). Please refer to annex no. (161) which includes decision no. (4) of the year 2011 (Minister of Labour and Social Affairs).

2- Donations

“Banks are not allowed to launch a campaign in order to receive donations for private societies or associations, unless they obtain a written approval of the Minister of Labour and Social Affairs by virtue of article no. (29) of law no. (12) of the year 2004, concerning the private societies and associations. The private societies and associations will accordingly be required to submit the approval of the Minister, mentioning the purpose and period of collecting the donations.”

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73 Refer letter of Minister of Labour and Social Affairs no. no. (ص م و-ص م 991-2013/1065651) dated 3/10/2013. Refer to circular no. (89/2013) dated 20/10/2013.

3- External Remittance

“Banks are not allowed to send or receive loans, grants, donations, wills, endowments or other funds to/from any person, society, association or club abroad, unless the private societies and associations obtain the approval of Ministry of Labour and Social Affairs. The private societies and associations will accordingly be required to submit the approval of the Ministry by virtue of article no. (31) of the above-mentioned law, amended by law no. (8) of the year 2006.”

4- Opening Banking Account

4/1 Banks are not allowed to open a banking account for the private societies and associations in Qatar unless they obtain the approval decision of the Minister of Labour and Social Affairs by virtue of article no. (33) of the above-mentioned law, given the account open and control system.

4/2 Instructions and provisions, applied to banking accounts of the private societies and associations licensed and supervised by Ministry of Labour and Social Affairs, shall apply to the banking accounts opened for the private societies and associations outside Qatar.

4/3 Banks are not allowed to open a banking account for private societies and associations supervised and controlled by Ministry of Labour and Social Affairs unless they obtain the approval decision of the Societies and Associations Department by virtue of article no. (32) of Law no. (12) of 2004 regulating the private societies and associations and its amendments.

5- Other Banking Instructions

5/1 Banks shall verify that they are chosen by the Board of Directors of the private societies and associations in order to receive cash deposits on their accounts. Banks are not allowed to withdraw any funds unless they check the signature of Chairman of the Board of Director of the private society and association, his deputy or the treasurer by virtue of article no. (26) of the above-mentioned law.

5/2 Banks are not allowed to accept a request from the private societies or associations in order to invest the surplus funds unless they check the approval of Ministry of Social Affairs by virtue of article of (27) of the above-mentioned law.
5/3 Banks, defined by Ministry of Labour and Social Affairs, shall grant housing loans to citizens whose financial resources are sufficient to repay the loan in addition to an annual administrative charges of 1%, by virtue of article no. (2/2) of Housing Law no (2) of the year 2007. These charges are decreasing according to repaid percentage of the loan. By virtue of the Cabinet’s decision no. (2) of the year 2008, concerning procedures of the housing loan repayment, a loan agreement should be conducted between banks and the beneficiaries, stating that the loan should be repaid on monthly installments, QR 2000 for each.

This agreement should state that the bank shall have the lien on the property and the building or the purchased housing unit till the loan is repaid, by virtue of article no. (9) of the Law.

5/4 Banks, defined by Ministry of Labour and Social Affairs, shall build the houses and the housing units required for the needy people and then rent them to the Ministry, by virtue of article no. (12) of the above-mentioned law. The Ministry, by its turn, allocates them to persons who meet the usufruct conditions decided by article no. (13) of the above-mentioned housing law.

5/5 Banks shall not accept cheques issued by the private societies and associations unless it is in a closed envelope and encashed to the order of the beneficiary only.

6- **Work Permits for Female Workers in Private, Joint and Banking Sectors**

Please be noted that Ministry of Labor and Social Affairs has issued new cards of work permits for female workers in the private, joint and banking sectors, whose sponsors are their husbands or families.

Those female workers should bear their permits during the official working hours in accordance with the article no. (23) of Labor Law no. (14) of the year 2004.

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5/ Refer to circular no. (44/2010) dated 13/5/2010. The previous instructions of the Qatari Authority for the Charitable Activity have been cancelled.

7- **Providing Vacancies for Qatari Citizens**

With reference to the decision of Prime Ministry in its regular meeting no. (11) of 1997, held in 26/3/1997, and to letter of Minister of Labor (currently Minister of Labour and Social Affairs) no. (ص 669-18-2008) dated 13/4/2008 concerning the increase of Qatarization percentage in jobs to 20%, such percentage should be recognized as minimum in jobs according to circular no. (46/1999) dated 16/10/1999.

8- **Appointments in Financial Institutions**

With reference to letter of Administration of National Workforce Management at Ministry of Labor (currently Ministry of Labour and Social Affairs) no. (ص 2663-888-2008) dated 14/4/2008 concerning the above-mentioned subject, banks shall comply with circular no. (216/2007) dated 25/10/2007 in item no. (6) in page no. (119) concerning the legal requirements that should be fulfilled before appointing the employees in the financial institutions especially in banks. Accordingly, any convicted violation will be subject to the legal procedures.

9- **Minister of Labor Letter no. (ص-527-18-2009-509145)**

With reference to letter of Minister of Labor (currently Minister of Labour and Social Affairs) no. (ص-527-18-2009/509145) dated 17/5/2009 attached to circular no. (48/2009), all banks shall comply with this letter and the following:

- Banks shall send lists of the available vacancies to the Ministry, mentioning conditions and dates of occupations within one month as of its issuance in order for the Ministry to nominate the proper citizens for the occupations.
- Banks shall inform the Ministry of information of vacancies that will be occupied in future within one month as of the occupation date in order for the Ministry to nominate the proper citizens for the occupation.
- Banks shall not appoint the non-citizens unless they obtain the approval of the National Labor Force Development Department, given that there are no appropriate citizens for the vacancies available for the residents, provided that

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the residents should obtain work licenses according to the procedures set by the Ministry.

- Banks shall be committed to the defined Qatariization percentage. If this percentage is less than the target percentage, proper procedures shall be taken in pursuance with articles no. (26) and (144) of the above-mentioned Labor Law.
- Banks shall train a number of the citizens on the banking and technical works and appoint alternatives to work with the experts and specialists for purpose of being trained and experienced.
- Banks shall take care of, promote and enhance the Qatari employees and set training programs that qualify to occupy the supervisory positions in the bank in future.

10- Minister of Labor Letter no. (ص.م.و-6912-2011)

With reference to letter of Minister of Social Affairs who is acting Minster of Labor no. (ص.م.و-6912-2011) dated 17/11/2011, all banks shall add and comply with the following instructions:

“The appointment and recruitment applications shall be issued by Human Resources Department at banks”.

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