



**Date: 23-4-20**

**Circular No.: 10/2020**

**To: All banks operating in Qatar**

**Subject: Providing Banking Services for domestic workers**

Within QCB's initiative to provide banking services to all segments of society, including domestic workers, with the aim of promoting the principle of financial inclusion in the country and facilitating access to their wages, it was decided that all banks should provide banking services to the domestic workers according to the following:

- 1- Allowing the employers to issue a rechargeable Payroll card in the name of the domestic worker through Internet banking and mobile applications.
- 2- Allow the cardholder to make payments on points of sale (P.O.S), withdraw from ATMs, make transfers and pay expenses through online banking and mobile applications, and also allow the card balance to be credited by transferring from the employer's bank account.
- 3- No fees or charges shall be charged for issuing the card to the domestic worker.
- 4- The card is issued without the requirement of minimum balance. The original Qatari ID, passport and mobile phone number of the domestic worker must be reviewed.
- 5- The card shall be sent to the domestic worker by post with a signed undertaking from the employer to receive the card and undertaking to deliver it to the domestic worker. The card will be activated after a phone call made by the domestic worker and confirm that he received the card.
- 6- Ensuring that the employer cancels the card immediately after the contract between the employer and the domestic worker expires, and the remaining balance in the card is settled in favor of the worker.
- 7- Providing the necessary protection to the cards from frauds.



8- All transactions conducted through the payroll card issued to domestic workers must be through NAPS the national network.

9- Applying the principle of financial literacy by providing the necessary guidance and spreading awareness to the domestic workers by several means and languages, especially with regard to how to use electronic banking services and the awareness necessary to reduce card frauds.

10- Banks are required to comply with the instructions of the Qatar Central Bank issued to banks until September 2013 and any the subsequent instructions thereof, instructions of anti-money laundering and terrorist financing, and instructions of modern technology risks and taking into account the requirements of the Ministry of Administrative Development, Labor and Social Affairs issued in this regard.

Abdullah Bin Saud Al-Thani

The Governor