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General Information

1. What is Doha Bank Mobile Banking or Tab Banking?

Doha Bank Mobile Banking or Tab Banking is an application that allows you to access your bank account(s) using an iPhone or an iPad. You can view account related information, transfer funds, pay bills and recharge your mobile and a lot more using this application.

2. Who can use Doha Bank Mobile Banking or Tab Banking?

Existing Doha Bank customer with a savings/current account registered for Online Banking service can avail this facility.

3. Which devices are supported by Doha Bank Mobile Banking or Tab Banking?

The application is supported on iPhone or iPad with iOS version 5.1.1 and above.

Getting Started

4. How do I Activate Doha Bank Mobile Banking or Tab Banking?

If you are an existing online banking user, then simply use your online banking credentials to login to the new application.

else

If you are a new user and you do not have your online banking credentials, then follow the steps mentioned below:

- Visit Doha Bank website <u>www.dohabank.com.qa</u> and click on 'DBank Online Register' OR click on 'New User Registration' through mobile app.
- Follow the 'Self-Registration' wizard to complete your registration.

5. Are there any charges for downloading Mobile Banking or Tab Banking application?

Doha Bank offers Mobile / Tab banking application free of charge to customers. You can download and use this application as and when needed without any charges levied by the Bank. Your mobile operator may levy charges for 4G/3G/2G/Edge/GPRS depending on your mobile internet data plan. Please check with your operator for details.

6. Can I access the service 24/7?

Yes, you can access the service anytime from anywhere.

7. Can I access Doha Bank Mobile Banking or Tab Banking outside the country?

You can use Doha Bank Mobile Banking or Tab Banking application from any location that is supported by your service provider, however, please note that the eOTP will be sent to your registered mobile number only.

8. What do I do if I have forgotten my login password?

In case you have forgotten your password, you can self-generate a new password by clicking on "Forgot Password" available on your mobile app.

9. What do I do if I have forgotten my User ID?

In case you have forgotten your User ID, you can retrieve your User ID by clicking on "Forgot Username" available from your mobile app.

10. I have two or more iPhones or iPads. Can I have access to Mobile Banking or Tab Banking for my account on all my devices?

Yes. You can access Doha Bank Mobile Banking or Tab Banking application using two or more devices. However, the eOTP to login to the application will be sent to your registered mobile number only.

11. What happens if I permanently change my SIM card?

In case you change your mobile number permanently (i.e. new SIM card from your service provider) you will not receive the eOTP on the new mobile number. We recommend that you visit your home branch to update your new mobile number in our database system or contact our Call Center to get it updated:

• Doha : (+974) – 44456000

Biometric Access

12. Which devices and software versions support biometric access for Doha Bank Application?

The following devices and software versions support biometric access for Doha Bank application:

- Requires iOS 8 or above
- iPhone 5S and above; iPad Air2 and above; iPad Mini3and above

13. How do I enroll for biometric access on Doha Bank application?

Follow the below steps below to enroll for biometric access:

- Click on your phone Settings and select Touch ID & Passcode
- Click on Add a Fingerprint and follow the steps to register your fingerprint on the device
- After registering your fingerprint, click on Doha Bank mobile application
- Select Biometric Sign Up icon
- Input your login details
- Enter One Time Password
- Follow the step by step process for registering for this service

- System will prompt you to create and confirm a 4-digit biometric PIN
- Agreeing to terms and conditions will complete the registration process

Note: Biometric set up is also available post-login under "My Profile" icon. You can Register, Deregister and Change biometric PIN from here.

14. Can I register for biometric access for Doha Bank Application without setting-up fingerprint authentication on device?

No. You have to set-up fingerprint authentication on device; using fingerprint scanner which is the native functionality of the device.

15. Can multiple users register for biometric access on the same device?

No, only one user can be registered per device for biometric access.

16. Can a single user register for biometric access on multiple devices?

Yes, one customer can register for biometric access on multiple devices.

17. How do I deregister from biometric access facility?

Follow the given steps to deregister biometric access:

- Login to Doha Bank Mobile Application and Select "My Profile"
- Click on Biometric Access tab
- Application will display Register, Deregister and Change Biometric PIN options
- Select Deregister
- Application will display list of devices registered by the user for biometric facility (Note: A user can register for biometric facility on multiple devices).
- Select the device to deregister and confirm

18. How do I change the Biometric PIN set for biometric access?

Follow the given steps for changing the Biometric PIN:

- Login to Doha Bank Mobile Application and Select "My Profile"
- Click on Biometric Access tab.
- Application will display Register, De-register and Change Biometric PIN options
- Select Change Biometric PIN option
- Enter the current Biometric PIN, new Biometric PIN and confirm the new Biometric PIN.
- Agreeing to terms and conditions will complete the Biometric PIN change process

Security

19. Can my friend access his account using the Doha Bank Mobile Banking or Tab Banking application installed on my phone?

Yes, he can access his account using Doha Bank Mobile Banking or Tab Banking application installed on your phone. However, the eOTP which is required to login to the application will be sent to his registered mobile number only.

20. How secure is this application?

Doha Bank Mobile / Tab banking application service is highly secure. It has multiple layers of security built in addition to the second factor authentication of eOTP. Moreover, application does not store any sensitive information or transaction logs on the phone, which makes your experience totally secure. Doha Bank Mobile / Tab banking service is a 'trusted' application. Data exchange from this application is encrypted based on best industry standards.

21. What is e-OTP?

e-OTP stands for Electronic One Time Password. e-OTP has been introduced as a second security authentication factor by Doha Bank to protect your account from online fraud. It is a six-digit code sent to your registered mobile number and your registered Email ID with Doha Bank. e-OTP will be sent to you once you complete the login process on the Mobile / Tab banking app.

22. What is validity of One Time Password (e-OTP)?

e-OTP will be valid for 20 minutes from the time it is generated. e-OTP should be used within the timeline. When you properly logout from the application and try to login again, fresh e-OTP will be generated and sent to you.

23. Will application work on jailbroken devices?

No. As part of our enhanced security, users will not be able to access the application on jailbroken devices.

Funds Transfer

International Money Transfers

24. How do I transfer funds to bank accounts in other countries?

Kindly follow the steps below to initiate an International Funds Transfer.

- Login to your Mobile Banking App and click on Funds Transfer
- Select International Transfer
- Select the beneficiary from the list of registered beneficiaries
- Follow the on-screen instructions and provide money transfer details
- Confirm your transaction

25. What is the maximum limit per transaction for international funds transfer?

Maximum limit per transaction is QAR 100,000/-. However, transaction limit is restricted to QAR. 50,000/- per transfer per day to selected 11 countries (Bangladesh, Egypt, Ethiopia, India, Indonesia, Lebanon, Nepal, Pakistan, Philippines, Sri Lanka and Turkey)

26. Can I initiate an international transfer using Credit Card?

International transfer using credit card is allowed only to selected 11 countries (Bangladesh, Egypt, Ethiopia, India, Indonesia, Lebanon, Nepal, Pakistan, Philippines, Sri Lanka and Turkey)

27. How can I track the transfer status for international transfers?

Transfer status can be checked from International Transfer Status link under Funds transfer. Transaction can be searched by entering a date range or by using the 'Reference Number' received at the time of successful transaction.

Local Funds Transfer

28. How do I transfer funds to other bank account/beneficiary?

Kindly follow the steps below to initiate a Local Funds Transfer.

- After logging into the application, click on Funds transfer option
- Select Local Transfers \rightarrow To another local bank
- Swipe and select the account to be debited
- Enter beneficiary details and beneficiary bank details. Doha Bank allows you to remit funds to registered and new beneficiaries.
- Fill in transfer amount, purpose & remarks details
- Press 'Submit' for initiating the transaction request
- Transfers to new beneficiaries will always be authenticated through an e-OTP.
- Transactions performed after 12 noon (Qatar local time) / weekends / public holidays will be processed on the next working day.

29. What is the maximum limit per transaction for local funds transfer?

Maximum limit per transaction is QAR 55,000/-.

30. How can I track the local funds transfer status?

Transfer status can be checked from Local Funds Transfer Status link under Transaction Status. Transaction can be searched by entering a date range or by using the 'Reference Number' received at the time of successful transaction.

D-Cardless Withdrawal

31. What is D-Cardless withdrawal facility?

Using D-Cardless facility, you can send money instantly to anyone in Qatar via Doha Bank ATM. No debit or credit card is required by the beneficiary for withdrawing cash from selected Doha Bank ATMs.

Once the transaction is initiated, the sender will receive RRN (request reference number) and a PIN will be sent to the beneficiary whose mobile number was entered at the time of request initiation. Sender will communicate the RRN number to the beneficiary. Beneficiary should then enter both RRN and PIN on Doha Bank card-less machines for withdrawing the cash.

32. How do I initiate a D-Cardless Withdrawal transaction?

Kindly follow the steps below to initiate D-Cardless Withdrawal:

- After logging into the application, click on D-Cardless withdrawal service under Funds transfer
- Swipe and select the account to be debited
- Enter the desired beneficiary mobile number
- Re-enter & Confirm the beneficiary mobile number
- Enter the transfer amount
- Agree to the Terms & Conditions by checking the check box
- Click on Confirm button to complete the transaction

33. What are the currencies allowed for D-Cardless withdrawal?

D-Cardless withdrawal functionality is restricted to QAR currency.

34. What is the minimum and maximum amount for D-Cardless withdrawal in a day?

Minimum of QAR 100 & Maximum of QAR 1000 can be withdrawn from your account in a day.

35. What QAR denominations are allowed for D-Cardless withdrawal?

Withdrawals can be made in multiples of QAR 100 with maximum of QAR 1000 per day.

36. Is D-Cardless withdrawal features available in all countries where Doha Bank is operational?

D-Cardless withdrawal feature is currently applicable only for Doha Bank Qatar customers.

37. Can the beneficiary withdraw cash from other bank ATMs?

Customer can withdraw cash only from selected ATMs of Doha Bank.

38. Can the beneficiary withdraw the money from any Doha Bank ATM?

The amount can be withdrawn via selected Doha Bank ATMs facilitating D-Card less service.

39. How does the beneficiary receive the intimation for withdrawal?

The beneficiary will receive an SMS containing the D-Cardless withdrawal PIN required for withdrawing the amount from the ATM.

40. What is validity period for Request Reference Number (RRN)?

Request Reference Number (RRN) received for a transaction is valid for 24 hours.

Click card reload

41. How do I reload a Click card?

Kindly follow the steps below to initiate Click Card reload:

- After logging into the application, click on Card Payments option under Bill Payment
- Click on Prepaid Card Reload service
- Swipe and select the account to be debited
- Enter the Click card number
- Enter the Card holder name
- Enter the pre-load amount
- Click on 'Submit' for processing your transaction
- Enter the e-OTP received in the registered mobile number in 'e-OTP' field
- Invoke Confirm tab for processing the transaction
- Transaction success screen is displayed with transaction reference number and details

42. What is the maximum transaction limit for click card reload?

Maximum amount allowed for reload is QAR 36,000/- per transaction.

Socio Connect

43. What is Socio Connect?

Socio Connect is a feature in the mobile banking application which provides information regarding Events, Offers, Updates & Contests happening with Doha Bank. Users can Like, Share, Comment and participate in the same.

44. How can I view contents on Socio Connect?

Click on the Socio Connect option in the menu. You will be required to provide your Facebook credentials once. Once the Facebook credentials are authenticated, you can view the contents related to Events, Offers, Updates & Contests of Doha Bank which are fetched directly from Facebook page of the Bank.

45. How can I participate with Socio Connect?

You can Like, Share or provide your comments for the available Offers and Updates. When you Share any post, it will be posted on your Facebook wall. You can also participate in Events and Contests which are available on the Doha Bank Facebook page.

Personalization

46. What is Personalization?

You can now personalize your application by setting your Profile Picture and your preferred name which will be displayed in your mobile banking application.

47. How can I personalize my mobile application?

Use 'My Profile' feature in Mobile Banking to set your profile picture and preferred nickname. You can set the profile picture by selecting an image from your phone Gallery or take a picture from the Camera.

Set Favourite Transactions

48. What are 'Favourite' Transactions?

You can now tag the transactions which you use very frequently as Favourites and then repeat those transactions swiftly.

49. How do I tag my Transactions as 'Favourite'?

After completion of a transaction, select the option 'Mark as Favourite', enter a preferred name for the transaction and save it.

50. Where can I see my 'Favourite' transactions?

Simply click 'Favourites' option from the menu and the application will list down all your favourite transactions. Just swipe right on any of the transactions to initiate the transfer

51. What is the advantages of tagging Transactions as 'Favourite'?

Once you tag your transactions are 'Favourite', you need not specify the beneficiary details or amount time and again. Just use Favourites menu and initiate the transfer swiftly.

Manage Beneficiary

52. What is Manage Beneficiary feature?

Manage Beneficiary is a feature under Funds Transfer where you can add, view or delete a beneficiary from your mobile banking application.

53. How do I add a Beneficiary?

Use the Add Beneficiary option under Manage Beneficiary, enter the Beneficiary details and submit to save the beneficiary. Select the Beneficiary from the drop down whenever you initiate the next transaction.

54. How do I view my Beneficiaries?

You can view the list of beneficiaries from View Beneficiary option under Manage Beneficiary and simply swipe right initiate a transfer from there.

55. How can I delete a Beneficiary?

Under View Beneficiary option, you can swipe left to delete a beneficiary.

Transaction Limits

The default funds transfer limit is QAR 100,000/- per transaction with a daily limit of QAR 1,000,000/-. Transaction limits for other specific services will be applied as mentioned in the relevant sections above.

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