



# REAL ESTATE BUYING GUIDE



HOUSING LOAN UNIT



Buying a property can be one of the most important financial decisions you will ever make. That is why it is important to have the right banking partner at your side to help you through the process. At Doha Bank we offer you a range of housing loans with competitive terms and conditions. Furthermore, our mortgage advisors have sound knowledge of the local market and can provide you with insight on property prices and assist you with all your housing loan paperwork.

For expats moving to Qatar they have a choice of either renting a house, which may prove costly on the long run, or buying a property in one of the designated areas where expats are allowed to own property. A smart decision would be to buy property in Qatar instead of incurring large amounts of money on rent.

In 2004, the State of Qatar ratified Law No. 17 allowing non-Qatari citizens to purchase property in specific areas in Qatar on a freehold or leasehold ownership basis.

#### **Where Can I Buy?**

- **Freehold Purchase**
- The Pearl
- West Bay Lagoon
- Lusail

Expats who buy in any of the above areas are granted a residency in Qatar, which can also be extended to the owner's family for the whole duration of the ownership. Under a freehold ownership, the buyer has title to the land as well as the structure. This pretty much makes the buyer the outright owner.

# THE PEARL



The Pearl-Qatar is the first man-made Island in Qatar and the first area that expats are permitted to own properties based on freehold ownership. The Pearl comprises of several architecturally distinguished precincts each divided into residential and commercial attractions.

The Pearl offers a luxurious living lifestyle. Along the different precincts of the Pearl are elegant residential towers with studio, one, two, three and four bedroom apartments, town houses and villas. All residential properties at the Pearl have central ACs, high end finishing, private parking, access to swimming pool and gym facilities.

The Pearl includes all the amenities and lifestyle privileges anyone would hope for. It is home to a large selection of renowned restaurants and high end shopping outlets offering a diverse range of international brands. The Pearl also includes banks, nurseries, five Star hotels, cinema duplex, day spas, diverse leisure and entertainment facilities, fascinating marinas as well as beautiful sandy beaches.

# WEST BAY LAGOON

The Zig Zag Towers in West Bay Dafna offer luxuriously finished apartments that are guaranteed to provide guests with exceptional levels of comfort. They offer spacious units with an array of modern conveniences.

The apartments are available in one, two and three bedroom with centralized A/C, separate parking, swimming pool and gym. Other services include free internet and maintenance. The apartments have direct access to the high end Lagoon Mall which houses international luxury brands and a range of renowned restaurants and cafes.



# LUSAIL



Lusail City is the new extension to Doha, located on the coast. It extends across an area of 38 square kilometers and includes four exclusive islands and 19 districts that will include residential areas, commercial facilities, entertainment and leisure facilities, luxury shopping and public marinas. Upon completion it is expected that Lusail City can accommodate up to 200,000 residents and 170,000 employees.

Lusail City will be home to the iconic Lusail Stadium that will host the opening and closing matches of 2022 FIFA World Cup.



## Leasehold Purchase

The State of Qatar allows non-Qataris to buy real estate and residential property on a leasehold ownership basis in 18 different areas including:

- Musheireb (Area #13)
- Frij Abdul Aziz (Area #14)
- Doha Jadeed (Area #15)
- Ghanem Al Qadeem (Area #16)
- Al Rifa Al Hitmi (Area #17)
- Al Salata (Area #18)
- Bin Mahmoud (Area #22)
- Bin Mahmoud (Area #23)
- Rawdat Al Khail (Area #24)
- Al Mansoura & Bin Dirham (Area #25)
- Najma (Area #26)
- Umm Ghuwailina (Area #27)
- Al Khulaifat (north and south) (Area #28)
- Al Sadd (Area #38)
- New Mirqab & Al Nasser (Area #39)
- Doha International airport (Area #48)
- Al Dafna & Onaiza & Al Qassar (Area #60 & 61 & 63)
- Lusail, Al Kharaij & Jebel Theayleb (Area #69 & 70)

In a leasehold purchase, it is mandatory that the original sponsor agrees to transfer sponsorship to his property. This means once the property is transferred, it acts as a sponsor, a guarantee in a manner of speaking. For overseas buyers (not resident in Doha) they should have a Qatari visa before purchasing the property.

The buyer will be purchasing a leasehold from the property owner on a 99-year renewable basis. Those leasing the property can use it for commercial purposes, as a residence, transfer the lease and even rent it out.

## What can I afford?

Property prices in Qatar is dropdown now due which is consider an excellent opportunity to own a property for personal use or for an investments. The prices expected to raise due to a population boom and a construction development in preparation for the 2022 FIFA World Cup.

## What are the average prices of real estate?

Depending on the location of the property, the average price is:

- The Pearl: between QR 12,000 to QR 25,000 per sq. meter,
- Najma and Mansoura: between QR 5,500 to QR 6,500 per sq. meter
- Al Sadd: between QR 7,500 to QR 8,500 per sq. meter

## Is it a good investment to buy property in Qatar?

There are many reasons why buying property in Qatar is a sound investment decision. Qatar is a tax free country hence there is no tax on property nor rental income. Those who acquire property can avail of a residency visa for themselves and their families. The freehold zones are 'lifestyle' destinations and compete with similar luxury projects around the world.

## Can I have a Mortgage?

Doha Bank offers different types of mortgages and we tailor them according to your needs. We grant mortgages to all residents of Qatar according to certain terms and conditions.



## Doha Bank Mortgages

Whether buying an apartment, villa or building your own, Doha Bank offers mortgages with the following benefits:

- Competitive interest rates
- Flexible repayment options
- Long term tenor
- Special plans for self-employed customers
- Life insurance options
- Property insurance on valuation price (building value) – Yearly

Maximum loan amount / Tenor & Minimum Salary	Qatari	Expatriate
Maximum loan amount	QAR 5,000,000	QAR 4,000,000
Maximum loan tenor	20 years	20 years
Minimum monthly income	QAR 15,000	QAR 15,000

A mortgage with Doha Bank is easy. Whether you're buying a new house, transferring your mortgage from another bank, or releasing equity from a property you already own, our mortgage advisors will provide you with a mortgage tailored to your needs.

## Types of Mortgages:

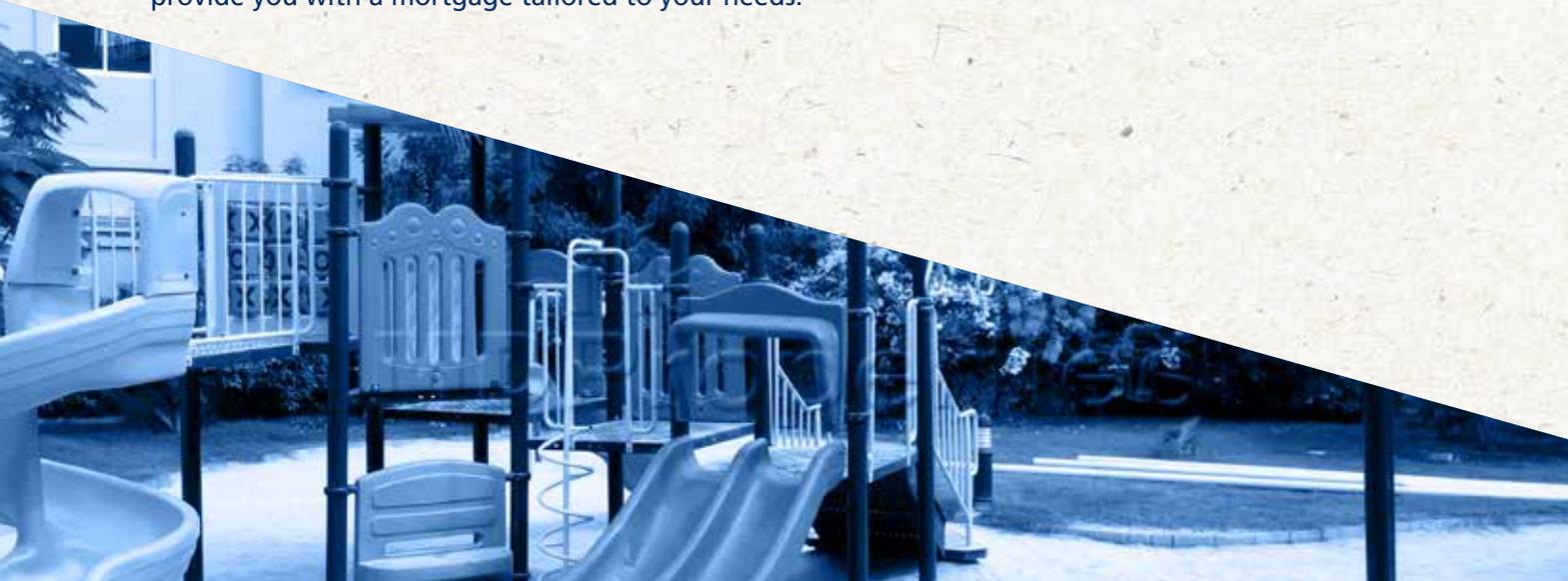
Property Type	Qatari property in Qatar	Expatriate property in Qatar
Ready-made	✓	
Under-construction	✓	
Lease hold	✓	✓
Free hold	✓	✓
Re-Finance / Equity Release	✓	✓
Personal Loan to Housing Loan	✓	✓
Home Loan for Equity Release Properties	✓	✓
Home Loan for Home Equity/ Top up Properties	✓	✓
Home Loan for Buyout / Balance Transfer:	✓	✓
Home Loan for Land Purchase Finance	✓	

## Ready-made Property (For Qataris Only)

Ready-made property is a house or villa that is available for immediate occupancy. A property in this condition must meet all the requirements of the city or governing municipality and be classified as a habitable residence. Mortgages for ready-made properties in Qatar can be granted to Qatari nationals only

## Eligibility Criteria

Maximum loan amount	QAR 5,000,000
Maximum loan tenure	20 years
Minimum monthly income	QAR 15,000
Maximum age	70 years at maturity of the loan
Finance amount up to	70%
Customer contribution – Down payment	30%



### Documents Required for Salaried Customers

Salary certificate addressed to Doha Bank	Copy of ID
6 months bank statement if salary is being transferred from another bank	Signed and completed application form
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Down payment receipt signed by seller
Copy of title deed & map	

### Documents Required for Self-employed Customers

Copy of ID	12 months business statement if account is held by another bank
Audited financial statement for last 2 years	6 months personal bank statement if account with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form
Copy of commercial registration	
Down payment receipt signed by seller	

### Under-construction Property (For Qataris Only)

Under-construction loan is granted to Qatari nationals only to help them build their own property. The customer has to provide the construction contract and schedule as well as copy of title deed which must be in the customer's name. Maximum construction period allowed is 24 months only.

#### Eligibility Criteria

Maximum loan amount	QAR 5,000,000
Maximum loan tenure	20 years
Minimum monthly income	QAR 15,000
Maximum age	70 years at maturity of the loan
Finance amount up to	100% of construction cost & not exceeding 70% of the Land Value

### Documents Required for Salaried Customers

Salary certificate addressed to Doha Bank	Copy of ID
6 months bank statement if salary is being transferred from another bank	Signed and completed application form
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Agreement between construction Co. & customer showing construction schedule
Copy of title deed & map	Construction company profile

### Documents Required for Self-employed Customers

Copy of ID	12 months business statement if account is held by another bank
Audited financial statement for last 2 years	6 months personal bank statement if account with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form
Copy of commercial registration	Agreement between construction Co. & customer showing construction schedule
construction company profile	

### Leasehold Properties (For Qataris & Expatriates)

Leasehold properties are available for both Qatari nationals and non-Qataris according to Law no. 17 of 2004 regulating the ownership and usufruct of real estate and residential units for non-Qatari nationals.

The Leasehold allows the leaseholder the right to use a residential unit for a period of 99 years with the option to renew when the lease runs out. The apartment can be repossessed by other parties depending on the outstanding contract tenure.

### Eligibility criteria

Maximum loan amount	QAR 5,000,000 Qataris & QAR 4,000,000 Expatriates
Maximum loan tenure	20 years
Minimum monthly income	QAR 15,000
Maximum age	70 years for Qataris & 65 years for Expatriates at maturity of the loan
Finance amount up to	70%
Customer contribution – Down payment	30%

### Documents required for salaried customers

Salary certificate addressed to Doha Bank	Copy of ID
Passport copy for expatriates	Developer's quotation
6 months bank statement if salary is being transferred from another bank	Signed and completed application form
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Down payment receipt
Copy of title deed & map	Security cheques (for expatriates)

### Documents Required for Self-employed Customers

Copy of ID, passport copy for expatriates	12 months business statement if account is held by another bank
Audited financial statement for last 2 years	6 months personal bank statement if account is with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form
Copy of commercial registration	Preliminary agreement between seller & buyer for resale cases
Down payment receipt	Security cheques (for expatriates)
Copy of title deed & map	Developer's quotation

### Freehold Property (For Qataris & Expatriates)

Freehold property is the where the buyer gets the title for both land and structure of the property. The State of Qatar has limited ownership of freehold properties to certain real estate developments.

### Eligibility Criteria

Maximum loan amount	QAR 5,000,000 Qataris & QAR 4,000,000 Expatriates
Maximum loan tenure	20 years
Minimum monthly income	QR 15,000
Maximum age	70 years for Qataris & 65 years for Expatriates at maturity of the loan
Finance amount up to	70%
Customer contribution – Down payment	30%

### Documents Required for Salaried Customers

Salary certificate addressed to Doha Bank	Developer's quotation or copy of title deed & map if applicable
Copy of ID and Passport copy for expatriates	Signed and completed application form
6 months bank statement if salary is being transferred from another bank	Down payment receipt
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Security cheques (for expatriates)

### Documents Required for Self-employed Customers

Copy of ID, passport copy for expatriates	12 months business statement if account is held by another bank
Audited financial statement for last 2 years	6 months personal bank statement if account with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form
Copy of commercial registration	Security cheques (for expatriates)
Down payment receipt	Developer's quotation or copy of title deed & map if applicable

### Re-Finance/ Equity Release for Qataris and Expatriates

Our Equity Release solution is applicable for Qatari and expatriates. The Equity Release option allows you to use the equity of your house as a collateral. This means that if you have a property that is fully paid and is not mortgaged, you can take advantage of our Home Equity option which will enable you to cash out the equity of your house. The released cash allows you to buy another house or fund any investments.

Maximum loan amount	QAR 5,000,000 for Qataris, QAR 4,000,000 Expatriates
Maximum loan tenure	20 years
Minimum monthly income	QR 15,000
Maximum age	70 years for Qataris & 65 years for Expatriates at maturity of the loan
Finance amount up to	70%

### Documents Required for Salaried Customers

Salary certificate addressed to Doha Bank	Developer's quotation or copy of title deed & map if applicable
Copy of ID and Passport copy for expatriates	Signed and completed application form
6 months bank statement if salary is being transferred from another bank	
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Security cheques (for expatriates)

### Documents Required for Self-employed Customers

Copy of ID, passport copy for expatriates	12 months business statement if account is held by another bank
Audited financial statement for last 2 years	6 months personal bank statement if account with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form
Copy of commercial registration	Security cheques (for expatriates)
	Developer's quotation or copy of title deed & map if applicable

### Personal Loan to Housing Loan

This option is available to our customers only. You can convert your personal loan facility to a housing loan facility. This is subject to mortgaging the real estate in favor of the bank.

#### Eligibility criteria

Maximum loan amount	QAR 5,000,000 Qataris & QAR 4,000,000 Expatriates
Maximum loan tenure	20 years
Minimum monthly income	QAR 15,000
Maximum age	70 years for Qataris & 65 years for Expatriates at maturity of the loan
Finance amount up to	70%

#### Documents Required for Salaried Customers

Salary certificate addressed to Doha Bank	Copy of title deed & map
Copy of ID and Passport copy for expatriates	Signed and completed application form
6 months bank statement if salary is being transferred from another bank	Security cheques (for expatriates)
Liability letter addressed to Doha Bank if loan is being transferred from another bank	

#### Documents Required for Self-employed Customers

Copy of ID, passport copy for expatriates	12 months business statement if account is held by another bank
Audited financial statement for last 2 years	6 months personal bank statement if account with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form
Copy of commercial registration	Security cheques (for expatriates)
Copy of title deed & map	

### Home Loan for Equity Release Properties:

Equity release Housing Loan is a product available to Qataris and Expatriates who are seeking to finance the purchase of a house based on their existing pre owned completed property with title deed and it can be mortgaged to the bank.

#### Eligibility criteria

Maximum loan amount	QAR 5,000,000 Qataris & QAR 4,000,000 Expatriates
Maximum loan tenure	20 years
Minimum monthly income	QAR 15,000
Maximum age	70 years for Qataris & 65 years for Expatriates at maturity of the loan
Finance amount up to	70%

#### Documents Required for Salaried Customers

Salary certificate addressed to Doha Bank	Copy of title deed & map
Copy of ID and Passport copy for expatriates	Signed and completed application form
6 months bank statement if salary is being transferred from another bank	Security cheques (for expatriates)
Liability letter addressed to Doha Bank if loan is being transferred from another bank	

#### Documents Required for Self-employed Customers

Copy of ID, passport copy for expatriates	12 months business statement if account is held by another bank
Audited financial statement for last 2 years	6 months personal bank statement if account with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form

Copy of commercial registration	Security cheques (for expatriates)
Copy of title deed & map	

### Home Loan for Home Equity / Top up Properties:

By applying to home equity top up Doha Bank customer can avail the Re-finance facility which allows them to cash out the difference between their home's market value and the unpaid balance of the Home Loan.

### Eligibility Criteria

Maximum loan amount	QAR 5,000,000 Qataris & QAR 4,000,000 Expatriates
Maximum loan tenure	20 years
Minimum monthly income	QAR 15,000
Maximum age	70 years for Qataris & 65 years for Expatriates at maturity of the loan
Finance amount up to	70%

### Documents Required for Salaried Customers

Salary certificate addressed to Doha Bank	Copy of title deed & map
Copy of ID and Passport copy for expatriates	Signed and completed application form
6 months bank statement if salary is being transferred from another bank	Security cheques (for expatriates)
Liability letter addressed to Doha Bank if loan is being transferred from another bank	

### Documents Required for Self-employed Customers

Copy of ID, passport copy for expatriates	12 months business statement if account is held by another bank
---	---

Audited financial statement for last 2 years	6 months personal bank statement if account with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form
Copy of commercial registration	Security cheques (for expatriates)
Copy of title deed & map	

### Home Loan for Buyout / Balance Transfer:

Doha Bank offers you the freedom of transferring your existing Home Loan from your current mortgage lender; which means if you are looking to lower your monthly payments / avail advantage of attractive Doha Bank Buyout offer, you have the option to transfer your existing loan to Doha Bank

### Eligibility Criteria

Maximum loan amount	QAR 5,000,000 Qataris & QAR 4,000,000 Expatriates
Maximum loan tenure	20 years
Minimum monthly income	QAR 15,000
Maximum age	70 years for Qataris & 65 years for Expatriates at maturity of the loan
Finance amount up to	70%

### Documents Required for Salaried Customers

Salary certificate addressed to Doha Bank	Copy of title deed & map
Copy of ID and Passport copy for expatriates	Signed and completed application form
6 months bank statement if salary is being transferred from another bank	Security cheques (for expatriates)
Liability letter addressed to Doha Bank if loan is being transferred from another bank	

### Documents Required for Self-employed Customers

Copy of ID, passport copy for expatriates	12 months business statement if account is held by another bank
Audited financial statement for last 2 years	6 months personal bank statement if account with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form
Copy of commercial registration	Security cheques (for expatriates)
Copy of title deed & map	

### Home Loan for Land Purchase Finance:

Land Mortgage Housing Loan is a product available to Qataris only who are seeking to finance the purchase of a land based on title deed is available and the land can be mortgaged to the bank.

### Eligibility Criteria

Maximum loan amount	QAR 5,000,000 Qataris
Maximum loan tenure	20 years
Minimum monthly income	QAR 15,000
Maximum age	70 years for Qataris
Finance amount up to	50%
Customer contribution – Down payment	50%

### Documents Required for Salaried Customers

Salary certificate addressed to Doha Bank	Copy of title deed & map
Copy of ID	Signed and completed application form
6 months bank statement if salary is being transferred from another bank	Liability letter addressed to Doha Bank if loan is being transferred from another bank
Copy of Down payment receipt	

### Documents Required for Self-employed Customers

Copy of ID	12 months business statement if account is held by another bank
Audited financial statement for last 2 years	6 months personal bank statement if account with another bank
Liability letter addressed to Doha Bank if loan is being transferred from another bank	Signed and completed application form
Copy of commercial registration	Copy of title deed & map
Copy of Down payment receipt	

### Home Loans FAQs

Frequently Asked Questions for Home Loans in Qatar to Qatari Nationals & Expatriates Resident in Qatar

#### 1. Why should I choose Doha Bank home loans?

- Repayment period up to 20 years
- Borrow up to %70 of the property value (LTV)
- Highly competitive interest rates
- Available to Self-Employed individuals on attractive terms
- Flexible monthly repayments
- Lifeguard insurance to protect your loved ones.
- Property insurance to protect your building / apartment.

#### 2. Who can apply for a home loan through Doha bank?

- Qatari National
- Expatriated resident in Qatar

#### 3. How much should my salary be in order to apply for a housing loan?

- Qatari National      QAR 15,000
- Expatriates          QAR 15,000

**4. What is the minimum/maximum age required to apply for a home loan?**

- For Qataris Minimum: 18 years Maximum: 70 years on maturity of loan
- For Expatriates Minimum: 21 years Maximum: 65 years on maturity of loan

**5. What is the maximum loan amount I can avail from Doha bank?**

- Qataris QAR 5,000,000
- Expatriates QAR 4,000,000

**6. What is the maximum Loan Tenor?**

- Qataris The loan tenor can go up to a maximum of 20 years
- Expatriates The loan tenor can go up to a maximum of 20 years

**7. How long will it take to get my loan approved?**

The loan process will take an approximate seven working days subject to submission of all required documents.

**8. Based on what Doha Bank evaluate my Home Loans application?**

- The value of the property being purchased or refinanced
- The ability to handle current and new obligations
- Employment history and stability
- Monthly income / salary
- The ability to meet down payment if required

**9. What is equity release?**

Equity release allows you to liquidate the cash value of your property, available to all Qatari nationals and expatriates resident in Qatar.

**10. Do I need insurance if I will avail any housing loan through Doha Bank?**

Yes, both Life Insurance and Property Insurance are mandatory before disbursing the loan.

Property Insurance: The Property Insurance premium is calculated on the cost of the property and is available only through DBAC to protect your building / apartment

Life Insurance: Life insurance is also mandatory from DBAC to protect your loved ones.

**11. What are lease hold properties/ apartments? Where are they located?**

Lease hold apartments are sold at a very convenient prices starting from QAR 1,4 Million (good size and easily rented), such apartments can be owned for 99 years with renewable contracts, the apartment can be repossessed by other parties depending on the outstanding contract tenor.

Lease hold properties should be located within one of the following below investment areas:

- Musheireb (Area #13)
- Frij Abdul Aziz (Area #14)
- Doha Jadeed (Area #15)
- Ghanem Al Qadeem (Area #16)
- Al Rifa Al Hitmi (Area #17)
- Al Salata (Area #18)
- Bin Mahmoud (Area #22)
- Bin Mahmoud (Area #23)
- Rawdat Al Khail (Area #24)
- Al Mansoura & Bin Dirham (Area #25)
- Najma (Area #26)
- Umm Ghuwailina (Area #27)
- Al Khulaifat (north and south) (Area #28)
- Al Sadd (Area #38)
- New Mirqab & Al Nasser (Area #39)
- Doha International airport (Area #48)
- Al Dafna & Onaiza & Al Qassar (Area #60 & 61 & 63)
- Lusail, Al Kharaij & Jebel Theayleb (Area #69 & 70)

**12. What are free hold properties/ apartments? Where are they located?**

Foreign ownership of property in Qatar was granted on June 6th 2004 and is limited to designated developments below area:

- The Pearl Qatar
- Lusail
- West Bay Lagoon

**13. What are the documents needed for a Housing Loan?**

For Salaried Employees:

- Signed and completed application form
- Original Qatari ID card

- Original Passport with valid visa (for Expats)
- Salary Certificate addressed to Doha Bank
- Last six months original bank statements (if salary is being transferred to another bank)
- Liability letter from other bank addressed to Doha Bank (if loan is being transferred from another bank)
- Quotation from developer
- Copy of Sale Purchase Agreement for resale cases

**For Self-employed:**

- Application form
- Passport copy with valid visa (for Expats)
- Last six months personal bank statements
- Last 12 months business bank statements
- Liability letter from the bank addressed to Doha Bank (if loan is being transferred from another bank)
- Audited financial statements of last 2 years
- Copy of Trade license
- Copy of Commercial Registration
- Rental contract from Government or Private (if rental income is being considered)
- Copy of Sale Purchase Agreement for resale cases
- Quotation

**14. Who is the approved list of developers by Doha Bank?**

- Damac
- 1st Qatar
- Al Asmakh
- The Land
- UDC
- Sabban L.S
- Capital Invest
- Al Madar
- Dar Investment

**15. How will my loan will be paid?**

Loan Amount will be made to the developer based on payment schedules mentioned in the purchase contract & the confirmation from the developer on the same. In case of a secondary sale, the payment

will be paid direct to the seller after completion of all formalities.

**16. Do I need to sign a security cheques?**

For Qataris:	No
For Expatriates:	Yes

**17. Do I need to transfer my salary to Doha Bank?**

Yes, it's mandatory to transfer the salary to Doha Bank in order to approve your home loan.

**18. Do I need to submit all the property documents in original, and who will be the custodian of the documents i.e. Title deed, mortgage contract ... etc.?**

Yes you need to submit all document in original, and Doha Bank will be the custodian of all the documents which will be returned back to you once the loan is settled along with no liabilities certificate.

**19. Can the income of more than one person be considered for home loan from Doha Bank?**

Yes it can subject to that at least one of the borrower have a minimum salary of QAR 15,000

**20. Do all owners of the property have to be co-borrowers to the loan?**

Yes, it's mandatory that all owners should be co-borrowers

**21. How can I calculate my equated monthly installments?**

By clicking on our new mortgage calculator you will be able to find out your eligibilities and monthly payments <http://www.dohabank.com.qa/1/db2/en/Personal/Loans/MortgageCalculator.aspx>



For more information call us on:  
**+974 - 44456000, 40154726 & 40154730** or visit us on any  
**Doha Bank Branches in Qatar**  
Email us on: **HLU@dohabank.com.qa**  
**HLU – West bay, Doha Bank Tower, 13th Floor.**

\* All loans are subject to bank approval. The bank reserves the right to request additional

Apply online and check your eligibility  
**[www.dohabank.com.qa](http://www.dohabank.com.qa)**



[www.dohabank.com.qa](http://www.dohabank.com.qa)

 بنك الدوحة  
DOHA BANK