

التاريخ / Date

Please Enroll me/my company in the Wage Protection System as per the below details(with copies attached)

يرجى تسجيلنا في برنامج حماية الرواتب بناءً على المعلومات التالية
(مرفقاً نسخ منها).

To be Filled Out by the Authorised Signatory

تملاء من قبل المفوض بالتوقيع

اسم الشركة أو العميل / Employer's Name

رقم IBAN / IBAN Number

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رقم حساب الشركة / العميل الذي سيتم الخصم منه
Employer's Account Number

اسم المفوض بالتوقيع عن / Authorized Signatory's Name

رقم قيد المنشأة/ Employer's Registration EID

رقم السجل التجاري CR/ Employer's Commercial Register

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رقم البطاقة الشخصية للمفوض بالتوقيع
Authorized Signatory's Qatari ID Number

توقيع المفوض بالتوقيع
Authorised Signatory's Signature

Customer Information

معلومات العميل

Account Number رقم الحساب Branch فرع
Name الإسم
CR Number رقم تسجيل الشركة Expiry date تاريخ الإنتهاء
Establishment ID/QID قيد المنشأة/البطاقة الشخصية Expiry date تاريخ الإنتهاء
IBAN رقم التعريف الدولي

Salary Payment Instructions

تعليمات دفع الرواتب

We hereby authorize Qatar International Islamic Bank (QIIB) to execute all the instructions to transfer salaries for our employees from our account through the WPS (Wages protection System) as per the details contained in the Monthly SIF (Salary Information File) that we have prepared and sent to the bank on a Read-Only CD / email along with a signed hard copy.

نؤوض بموجبه بنك قطر الدولي الإسلامي أن يقوم بتنفيذ تعليماتنا الخاصة بدفع الرواتب للعاملين لدينا من خلال برنامج حماية الأجور WPS وفق التفاصيل التي سيتم تزويده بها خصماً على حسابنا طرفهم. وفقاً للتفاصيل المبينة في ملف معلومات الرواتب الذي قمنا بإعداده وإرساله إلى البنك على اسطوانة مدمجة للقراءة فقط / او الإيميل مع النسخة الورقية الموقع عليها.

Signature SV التوقيع

Date التاريخ
Name الإسم
Qatari ID Number رقم البطاقة الشخصية

Declaration

الإقرار

I/We, the undersigned, acknowledge that all of the data and information mentioned in this form are correct and valid and I approve with my/our signature that bank has the right to adopt all such data and information to all bank systems as well as making sure of the validity of this data and information at any time and by all means possible. I/we also acknowledge that I/we examine, understand and approve all the terms and conditions of the products offered by QIIB, related to all types of accounts, finances, credit cards and WPS services available on the official bank's website www.qiib.com.qa and affiliated sites.

أنا/نحن الموقعين أدناه نقر بأن كافة البيانات والمعلومات التي جاءت في هذا النموذج صحيحة و سليمة وبتوقيعي/توقيعنا أوافق على قيام البنك باعتماد كافة تلك البيانات والمعلومات لدى كافة أنظمة البنك، كما أوافق/نوافق على قيام البنك بالتأكد من هذه البيانات والمعلومات في أي وقت وبكافة الوسائل الممكنة ويمكن للبنك اتخاذ أي إجراء يراه مناسباً في حال عدم صحة أي من البيانات والمعلومات، كما أقر أنا/نحن انني اطّلع وفهمت وأوافق على كافة الشروط و الأحكام الخاصة بالمنتجات المقدمة من الدولي الإسلامي سواء أ كانت خاصة بالحسابات الجارية، التوفير، كافة أنواع التحويلات و البطاقات الائتمانية المتوفرة على موقع البنك الرسمي www.qiib.com.qa و المواقع التابعة له.

Signature SV التوقيع

Date التاريخ
Name الإسم
Qatari ID Number رقم البطاقة الشخصية

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For Bank Use

لاستخدام البنك فقط

CSR Name اسم ممثل خدمة العملاء BM Name اسم مدير الفرع
Staff ID الرقم الوظيفي Staff ID الرقم الوظيفي
Signature التوقيع Signature التوقيع
Date التاريخ Date التاريخ

Terms & Conditions - Salary Payment Instructions

Customer agrees and acknowledge that:

- QIIB will not process any salaries without receiving the
 - Original cover letter (duly signed)
 - Copy of (SIF Sheet)
 - Copy of email
 - Tested statement of SIF- salaries file on the WPS/LABOUR DEPT.
- <http://www.molsa.gov.qa/Arabic/Pages/wpsvalidationtool.aspx>
- The softcopy will be verified against this debit authority for the Customer's Unique MOL number (Total Amount of Salaries, Number of Staff Records in SIF, Salary Month and Year).
- We have read, understood and implemented the MOL directives regarding employer responsibility as related to WPS, and the SIF file is prepared in accordance to the Ministry of Labor guidelines.
- Charges will be debited from our account separately.
- QIIB will process salaries as per the softcopy without any liability to the content.
- We authorize QIIB to modify the Date and Time parts of the SIF file for resubmission if the first submission was rejected by WPS for a technical reason not related to the contents of the file.
- QIIB will reject this application if any of the terms is not met and notify us through the Authorized Email / concerned branch in case of discrepancy or inability to process the instructions.

Terms & Conditions - Wages Protection System

These terms and conditions shall govern the Wages Protection System ("WPS" service rendered by Qatar International Islamic Bank ("QIIB" or "Bank" and its branches to you (the "Customer"). These terms and conditions shall be construed and implemented in accordance with the laws of the State of Qatar and the Qatar Central Bank's instructions and circulars and the Sharia principles as applied by the Bank's Sharia Board. The Bank agrees to offer the WPS service according to the following terms and conditions:

- 1- The customer shall maintain an account (the "Account") to transfer the wages of its respective workers / employees in accordance with the Central Bank instructions to banks on Wage Protection System (including the requirements of the Ministry of Labor and Social Affairs as indicated in the Central Bank Circular No. 70/2014 dated 14 September 2014) and the guidelines issued by the Central Bank from time to time.
- 2- The Bank shall transfer the wages to the Customer's employees' account/IBAN according to the list of employees and payroll (the "Payroll List") provided by the customer each month. The customer is required to provide the payroll list to the Bank at least 4 working days prior to making any transfer.
- 3- All transactions accepted and implemented by the Bank upon the customer's instructions shall be at the customer's own cost and risk, and the customer shall be liable and responsible for such instructions and any consequences thereof.
- 4- The Customer shall ensure that sufficient funds are available in the account including covering all fees, commissions and other expenses of the account.
- 5- Provided that no deduction shall be made from the wages of the employees notified to the Bank by the Customer in the Payroll List, the Bank shall be entitled without referring to the Customer, to deduct from the account any expenses, fees or commissions due to the Bank for the services and products provided to the Customer according to the Bank's schedule of fees and commissions.
- 6- The Customer shall indemnify the Bank, its employees and agents and hold them harmless against any liability, damage, loss, proceedings, claim, lawsuits, cost or expenses whatsoever incurred by the Bank or its employees as a result of
 - (i) the entry by the Bank into this agreement,
 - (ii) any transactions instructed by the Customer under this agreement or
 - (iii) the breach by the Customer of this agreement, any agreement or contract related thereto.
- 7- The Bank may refuse to execute any requests, instructions or services requested by the Customer if the Customer fails to comply with the necessary procedures as provided in the salary information file ("SIF"), the Bank's website and/or herein, or if the information and data are incorrect or not in full compliance with the laws of the State of Qatar including Ministry of Labor – Qatar and other rules and regulations including the Sharia principles as applied by the Bank's Sharia board.
- 8- The Bank Shall not bear any responsibility or liability resulting from the non-execution of the transaction or service requested by the Customer. In addition, the Bank shall not be held liable or responsible for such non execution that is caused by any reason out of the control of the Bank, its agents or employees.
- 9- The Bank shall be entitled at any time, without prior notice, to freeze and/or set-off any amount due or payable to the Bank by the Customer from any of the Customer's accounts held with the Bank irrespective of their types and names or whether they are individual and / or joint and whether in local or foreign currency whereby each such amount shall be considered as a security / collateral for the other accounts jointly or severally for the settlement of any indebtedness due from the Customer or its guarantor to the Bank. Notwithstanding the foregoing, such freeze or set-off shall not be made against wages of the Customer provided in the Payroll list that has, as at the date of the proposed freezing or set-off, been communicated to the Bank by the Customer.
- 10- The Customer undertakes to fully indemnify the Bank and hereby irrevocably and unconditionally waives, releases and discharges the Bank and its employees / officers, and agents from any claims, damages, loss lawsuits, proceedings, costs, expenses and obligations and rights that may arise from the use of the WPS and internet network.
- 11- Either party shall have the right to terminate this WPS service at any time by giving the other party written notice of not less than one month prior to such termination. The Customer agrees that it shall be solely responsible of notifying its respective employees of such termination.
- 12- The Bank's employees, officers and agents shall not be responsible for any unauthorized usage or unauthorized alteration of the data contained in the WPS.
- 13- The Bank may at any time introduce to the Customer new services pertinent to WPS and implement fees for such services.
- 14- These terms and references shall be governed and construed in accordance with the laws of the State of Qatar and the competent courts of Qatar shall have the non-exclusive jurisdiction over any matter or dispute related thereto. Submission to such jurisdiction shall not limit the right of the Bank to initiate proceedings against the Customer or any of its assets, properties or revenues.
- 15- Bank is fully authorized to use different channel/medium to provide payroll solutions to its customers.

General Information

In order to ensure compliance with all WPS guidelines and rules, please note the following procedures:

- (a) The Customer prepares WPS specified Salary Information File ("SIF") and stores the data on a CD-ROM only;
- (b) The Customer prints the SIF and an authorized signatory signs and dates each page (the "SIF Copy");
- (c) The Customer prints and signs the attached debit authority on their letter-headed paper (the "Debit Authority Letter");
- (d) The Customer submits the SIF Copy and the Debit Authority letter to a QIIB branch at least 4 working days prior to the proposed transfer.
- (e) QIIB, on receiving the documents, will
 - (1) verify the authorized signature on the SIF Copy and the Debit Authority Letter and
 - (2) check that the SIF copy contains the same details as the Debit Authority Letter, QIIB will then upload on WPS, debiting the customer's account.
- (f) Rejections will be notified to the customer authorized email address / concerned branch.
- (g) If the Customer needs to make any amendments to the SIF, the Customer must resubmit the SIF Copy with a new Debit Authorized Letter.
- (h) In case of rejection of a beneficiary by the bank, customer will send a new request file for rejected beneficiaries.

SIF

Salary information file ("SIF") – is the file of the predefined structure and format containing the information needed for salary payment transaction processing (transferring salaries from payer's account to employees) and other information required by Ministry of Labor and Social Affairs for monitoring salary payments.

Each SIF file must be for one employer only

The file format that is accepted by Wages Protection System is CSV (Comma Separated Values) according to RFC4180 specification. The companies may use any application or tools to create this file for example:

- Exporting it directly from the corporate payroll system (in this example, the corporate might need to modify the payroll system to comply with the file specifications) or,
- Using the Microsoft Excel to fill the salary information and then to save the file in CSV format. Note: if the Excel is used for the creation of CSV files, it is recommended to have all fields formatted as text, to avoid type transformation and format issues.

SIF file name is comprised as follows:

- "SIF" – the text used for identification of the salary information files (3 characters, Text (3))
- Employer's Establishment ID or Company Registration Card Number (8 digits, Number (8))
- Bank short Name (up to 4 digits, TEXT (4))
- File creation Date (8 digits, Number (8), YYMMDD)
- File Creation time (4 digits, Number (4) HHMM)
- Extension: CSV

Each section will be separated by an underscore (" _ ")

Example:

SIF_45632189_IIB_20150109_0815.csv

Qatari banks and banks short names

Bank Identifier (bank short name)	Name of Bank	Swift Code
QNB	Qatar National Bank	QNBAQAQXXX
CBQ	Commercial Bank of Qatar	CBQAQAQXXX
DBQ	Doha Bank	DOHBQAQXXX
QIB	Qatar Islamic Bank	QIBAQAQXXX
ABQ	Al Ahli Bank	ABQQQAQXXX
IIB	Qatar International Islamic Bank	QIIBQAQXXX
ARB	Arab Bank	ARABQAQXXX
MSQ	Mashreq Bank	MSHQQAQXXX
IBQ	International Bank of Qatar	IBQQQAQXXX
HSB	HSBC bank Middle East	BBMEQAQXXX
SCB	Standard Chartered Bank	SCBLQAQXXX
UBL	United Bank Ltd	UNILQAQXXX
BNP	BNP Paribas	BNPAQAQXXX
MAR	Masraf Al Rayyan Bank	MAFRQAQXXX
KCB	Al Khaliji Bank	KLJQAQXXX
BBQ	Barwa Bank	BRWAQAQXXX
QDB	Qatar Development Bank	QIDBQAQXXX

Customers are advised to follow the instructions as mentioned above to avoid a delay in processing their staff salary & / or payments, for or any inquiries, please email us on salaries.dept@qiib.com.qa or QIIB branch contact #.....

Qatar International Islamic Bank