

# TARIFF LIST

SERVICE	CHARGES (Rial)	SERVICE	CHARGES (Rial)
<b>1. CURRENT ACCOUNTS</b>		<b>11. REMITTANCES</b>	
• <b>Service charges for active current accounts</b>		Demand Drafts – Account holders	1/-
If balance < OMR 200 p.m. (Recovered by system)	0.500 p.m.	Demand Drafts – Non-account holders	1/-
• <b>Service charges for dormant current account</b>		Payment Orders – Account holders	1/-
If balance < Min as above (Recovered by system)	2/- p.a	Payment Orders – Non-account holders	1/-
• <b>Closure of Account</b>		Cancellation of Demand Draft – Account holder	At Bank's buying rate + 2/-
Within one year of opening Account	3/-	Cancellation of Demand Draft – Non-account holder	At Bank's buying rate + 2/-
• <b>Cheque Book Charges</b>		Stop Payment of Demand Draft / TT	3/- + telex + correspondent's charges
Cheque Book 25 Leaves (Personal)	2/-	Purchase of Foreign Demand Draft	3 + courier charges
Cheque Book 50 Leaves (Corporate)	3/-		
Counter cheque charges	15/-		
Cheque Returned Charges (No funds)			
	(There shall be no penalty for cheque return on account holder presenting the cheque for collection)		
	5/-		
Cheque Returned Charges (Other reasons)	5/-		
Stop Payment (Either single cheque or bunch of serially numbered cheques)	5/-		
Special Clearing	10/- for all		
Photocopies of cheques/vouchers – up to 1 Year	2/- per cheque		
Photocopies of cheques/vouchers – more than 1 Year	3/- per cheque		
<b>2. SAVINGS ACCOUNTS</b>		<b>12. TELEX CHARGES</b>	
• <b>Minimum balance for account opening</b>	5/-	Inland Oman – Customers/Non-customers	1.700
• <b>Rate of interest</b>		GCC Countries – Customers/Non-customers	5/-
High yield account	1% p.a.	Other Countries – Customers/Non-customers	5/-
Prize Draw participants	-		(overseas transfer)
• <b>Service charges – High yield deposit account</b>			
If balance < OMR 100 p.m. (Recovered by system)	0.500 p.m.		
• <b>Service charges – Active savings accounts</b>			
If balance < OMR 100 p.m.	0.500 p.m.		
• <b>Service charges – Dormant savings account</b>			
If balance < OMR 100	2/- p.a.		
• <b>Closure of account</b>			
Within one year of opening account	3/-		
• <b>Withdrawals in foreign currency notes</b>	1% (Min 5/- per transaction)		
• <b>Withdrawals across the counter in OMR</b>	Free		
<b>3. CALL DEPOSITS</b>		<b>13. SAFE DEPOSIT LOCKERS</b>	
Minimum Opening Balance OMR 1,000/-		Small size – Rent per year	30/-
If balance < OMR 100 p.m. (Recovered by system)	0.500/- p.m.	Medium size – Rent per year	40/-
		Large size – Rent per year	60/-
		Refundable Deposit – All sizes	40/-
		Replacement of locks for lost key	100/-
<b>4. FIXED DEPOSITS</b>		<b>14. BANK STATEMENTS</b>	
Minimum Opening Balance OMR 1,000/-		Once a year (Retail Customers)	Free
Penalty for early withdrawal	No deduction from principal interest. Payment may be reduced by 1% p.a. for the period run	More than once a year	5/- p.a. (monthly statements) 20/- p.a. (weekly statements) 50/- p.a. (daily statements)
<b>5. FOREIGN CURRENCY ACCOUNTS</b>		<b>15. LOANS</b>	
• <b>Service Charges – FCY Current Accounts</b>		Deferral of Loan Installment (at customer's request)	5/- per request
If balance < equivalent of OMR 200 p.m. (Recovered by system)	0.500 p.m.	Top-Up or Rescheduling of existing Loan	5/-
• <b>Service Charges – FCY Savings Accounts</b>		Pre-Payment of Loan before maturity	1% of the prepaid/foreclosed amount
If balance < equivalent of OMR 100 p.m. (Recovered by system)	0.500 p.m.	No Objection Certificate (NOC)	2/-
• <b>FCY Call Deposits</b>		TOD – minimum charges	5/-
Minimum Opening Balance OMR 1,000/- equivalent		Housing Loan Processing Fee	1% of sanctioned loan
If balance < OMR 100 equivalent p.m. (Recovered by system)	0.500 p.m.		
• <b>FCY Fixed Deposits</b>			
Minimum Opening Balance OMR 1,000/- equivalent			
Penalty for early withdrawal	No deduction from principal interest. Payment may be reduced by 1% p.a. for the period run		
<b>6. DUPLICATE STATEMENTS</b>		<b>16. VISA ELECTRON CARDS</b>	
Up to past 6 months	1/-	• <b>New Card</b>	
6 months – 1 year	3/-	Supplementary Card	2/-
1 year and above	5/-	Replacement Card (Due to loss)	2/-
		Using ATMs inside Oman	0.100
		Annual levy on Debit Cards (Visa Electron)	1/-
		Using ATMs within GCC countries	1/-
		Cash withdrawal through Visa Net	2/- (per transaction)
<b>7. OTHER CHARGES</b>		<b>17. CREDIT CARDS</b>	
Credit reports (given) local	10/-	<b>Platinum</b> – Principal Card	50/- (MasterCard)
Credit reports (obtained) local	10/-	Supplementary Card	40/-
Credit reports foreign	USD 25/-	Late payment fee	7/-
Utility Bill payment – Customers	0.500	Overlimit fee	5/-
Utility Bill payment – Non-Customers	1/-	Interest rate	18% p.a. & 20% p.a. against other security
Standing instructions (internal – to third party)	1/-	Card Replacement	15/-
Standing instructions (paid) per transaction (Local & Foreign Currency accounts)	2/-	PIN re-issuance	5/-
Standing instructions (unpaid) per transaction (Local & Foreign Currency accounts)	1/-	<b>Gold</b> – Principal Card	50/- (Visa & MasterCard)
Balance Certificate	2/-	Supplementary Card	35/-
No Liability Certificate	2/-	Late payment fee	7/-
Confirmation of balance to auditors	2/-	Overlimit fee	5/-
		Interest rate	18% p.a. & 20% p.a. against other security
		Card Replacement	15/-
		PIN re-issuance	5/-
		Cash Advance Fee (as percentage of total amount)	3% or minimum 2/-
<b>8. TRAVELLERS CHEQUES</b>		<b>Internet Card (eComcard)</b>	
Buying Travellers Cheques	2 per tran.	Rate of interest	18% p.a./1.5% p.m
		Membership Fee	10/-
		Late payment fee	7/-
		Overlimit fee	5/-
		Card Replacement	5/-
<b>9. INWARD CLEAN COLLECTION</b>		<b>Interest Free Card (Al Noor)</b>	
Commission	0.250	Rate of interest	Nil
Cheque returned	-	Membership Fee	40/-
		Late payment fee	10/-
		Overlimit fee	10/-
		Supplementary Card	20/-
		Commission	9.75% Sales taxes 12.75% cash taxes
		Card Replacement	15/-
		PIN re-issuance	5/-
		Excess Credit Limit	5/-
		Copy of Previous Statement	5/-
		Copy of Sales Voucher	4/-
<b>10. OUTWARD CLEAN COLLECTION</b>			
To GCC countries	3.250		
Outside GCC Countries	3.750		
Post-dated cheques	3/- per cheque		

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