

# TARIFF LIST

CATEGORY	TARIFF
<b>PRODUCTS</b>	
<b>1. Current Account (All Segments)</b>	
<b>Service charges for active current accounts</b>	
If balance < OMR 200 p.m. (recovered by system)	Bz. 500 per month
<b>Service charges for dormant current account:</b>	
If balance < min as above (recovered by system)	OMR 2.000 per annum
<b>Closure of account:</b>	
Within one year of opening account	OMR 3.000
After one year of opening account	NIL
<b>Cheque book charges:</b>	
Cheque book 25 leaves (personal)	OMR 2.000
Cheque book 50 leaves (corporate)	OMR 3.000
<b>1.1 Other Charges:</b>	
Cheque returned charges (no funds)	OMR 15.000
Cheque returned charges (other reasons)	OMR 5.000
Stop payment (either single cheque or bunch of serially numbered cheques)	OMR 5.000
Special clearing	OMR 10.00 for all
Photocopies of cheques/vouchers: up to 1 year	OMR 2.000 per cheque
Photocopies of cheques/vouchers: more than 1 year	OMR 3.000 per cheque
Processing of requests for removal of customer name from CBO caution list (individual account)	OMR 10.000
Processing of requests for removal of customer name from CBO caution list (business account)	OMR 20.000
<b>2. Savings Account</b>	
Minimum balance for account opening OMR 5,000	
<b>Rate of interest:</b>	
High yield savings	Intereste rate up to 3%, subject to change as per bank policy
Al Heson Savings	NIL
<b>Service charges – high yield deposit account:</b>	
If balance < OMR 100 p.m. (recovered by system)	Bz. 500 per month
<b>Service charges – active savings accounts:</b>	
If balance < OMR 100 p.m.	Bz. 500 per month
<b>Service charges – dormant savings account:</b>	
If balance < OMR 100	OMR 2.000 per annum
<b>Closure of account:</b>	
Within one year of opening account	OMR 3.000
After one year of opening account	NIL
Withdrawals in foreign currency notes	1% (Min OMR 5/- per transaction)
Withdrawals across the counter in OMR	NIL
<b>3. Recurring Deposit</b>	
Interest rate	Interest rate up to 4% subject to change as per bank policy
Minimum deposit	OMR 50
Period of deposit	Minimum 6 months – Maximum 60 months
<b>Penalty for early withdrawal</b>	
If break/closed the deposit before end of the period and the deposit rate above 1%	1% will be charged on the total deposit
<b>4. Call Deposits</b>	
Minimum opening Balance OMR 1,000/-	
If balance < OMR 100 p.m. (recovered by system)	Bz. 500 per month
<b>5. Fixed Deposit</b>	
Minimum Opening Balance OMR 1,000/-	
Penalty for early withdrawal	No deduction from principal. Interest payment may be reduced by 1% p.a. for the period run.
<b>6. Foreign Currency Accounts</b>	
<b>Service charges – FCY Current Accounts:</b>	
If balance < equivalent of OMR 200 p.m. (recovered by system)	Bz. 500 per month
<b>Service charges – FCY Savings Accounts:</b>	
If balance < equivalent of OMR 100 p.m. (recovered by system)	Bz. 500 per month
<b>FCY Call Deposit: minimum opening balance OMR 1000/- equivalent</b>	
If balance < equivalent of OMR 100 p.m. (Recovered by system)	Bz. 500 per month
<b>FCY Fixed Deposit: minimum opening balance OMR 1000/- equivalent</b>	
Penalty for early withdrawal	No deduction from principal. Interest payment may be reduced by 1% p.a. for the period run.
<b>7. Visa Electron Cards (Debit Cards)</b>	
New Card	OMR 1.000
Annual debit card fees	OMR 1.000
Supplementary card	OMR 2.000
Replacement card (due to loss/physical card damage)	OMR 2.000
Balance Enquiry	NIL
Mini statement	NIL
Using customer account transfer (inward)	NIL
Using the Card through POS	NIL
Using the Card through GCCNet POS	NIL
Account to account transfer (outward)	Bz. 200
Using ATMs within GCC Countries	NIL

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<b>SERVICES</b>	
<b>1. Duplicate Statement</b>	
Up to past 6 months	OMR 1.000
6 months – 1 year	OMR 3.000
Beyond 1 year	OMR 5.000
<b>2. Other Charges</b>	
Credit reports (given) local	OMR 10.000
Credit reports (obtained) local	OMR 10.000
Credit reports foreign	USD 25.000
Utility bill payment – customers	Bz 500
Utility bill payment – non-customers	OMR 1.000
Standing instructions (internal – to third party)	OMR 1.000
Standing Instructions (paid) per transaction (local & foreign currency accounts)	OMR 2.000 + PO / DD / TT fee
Standing instruction (unpaid) (local & foreign currency accounts)	OMR 1.000 per occasion
Balance certificate	OMR 2.000
No liability certificate	OMR 2.000
Confirmation of balance to auditors	OMR 2.000
<b>3. Travellers Cheque</b>	
Buying travellers cheques	OMR 2.000 / Transaction
<b>4. Inward Clean Collection</b>	
Commission	Bz 250
Cheque returned	NIL
<b>5. Outward Clean Collection</b>	
To GCC countries	OMR 3.750
Outside GCC countries	OMR 3.750
Post-dated cheques	OMR 3.000 / Cheque
<b>6. Remittances</b>	
<b>6.1 Demand Drafts /Payment Orders Charges</b>	
Demand Drafts – account holders	OMR 2.000
Demand Drafts – non-account holders	OMR 2.000
Payment Orders – account holders	OMR 2.000
Payment Orders – non-account holders	OMR 2.000
Cancellation of Demand Draft – account holder	At Bank's buying rate + OMR 2.000

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GCCNet cash withdrawal	Bz. 800
Balance inquiry through GCCnet	Bz. 300
Cash withdrawal through VisaNet	OMR 2.000 per transaction
OmanNet cash withdrawal	Bz. 100
OmanNet balance enquiry	Bz. 50
OmanNet mini statement	Bz. 50
OmanNet Customer account transfer	Bz. 50
OmanNet Account to account transfer (Sender)	Bz. 100
OmanNet POS transaction	NIL
<b>8. Business Card (Debit Card)</b>	
Annual debit card	OMR 10.000
<b>9. Credit Cards</b>	
<b>Platinum Card (Master Card)</b>	
Principal card	OMR 70.000
Supplementary card	OMR 40.000
Late payment fees	OMR 7.000
Over limit fees	OMR 5.000
Interest rate	18% per annum or 1.5% per month 20% per annum against other security
Card replacement	OMR 15.000
Pin reissuance	OMR 5.000
<b>Gold Credit Card (Visa or MasterCard)</b>	
Principal card	OMR 50.000 per annum
Supplementary card	OMR 35.000 per annum
Late payment fees	OMR 7.000
Over limit fees	OMR 5.000
Interest rate	18% per annum or 1.5% per month 20% per annum against other security
Card replacement	OMR 15.000
PIN reissuance	OMR 5.000
<b>Classic Card (Visa or MasterCard)</b>	
Principal card	OMR 30.000 per annum
Supplementary card	OMR 20.000 per annum
Late payment fees	OMR 7.000
Over limit fees	OMR 5.000
Interest rate	18% per annum or 1.5% per month 20% per annum against other security
Card replacement	OMR 15.000
PIN reissuance	OMR 5.000
Cash advance fee (as percentage of total amount)	The higher of 3% or OMR 3.000 (per transaction)
<b>Internet Card (eComcard)</b>	
Rate of interest	18% per annum or 1.5% per month
Membership fee	OMR 10.000 per annum
Late payment fee	OMR 7.000
Over limit fees	OMR 5.000
Card replacement	OMR 5.000
<b>Interest NIL Card (Al Noor)</b>	
Rate of interest	NIL
Membership fee	OMR 40.000 per annum
Late payment fee	OMR 10.000
Over limit fees	OMR 10.000
Supplementary card	OMR 20.000
Commission	9.75% sales trans 12.75% cash trans
Card replacement	OMR 15.000
PIN re-issuance	OMR 5.000
Excess credit limit	OMR 5.000
Copy of previous statement	OMR 5.000
Copy of sales voucher	OMR 4.000
<b>Student Credit Card</b>	
Card replacement	OMR 15.000
PIN regeneration	OMR 5.000
Cash withdrawal fee	3% of the withdrawal or OMR 3 whichever is higher
Late payment	NIL
Over limit	OMR 5 per month
<b>10. Loans</b>	
Deferment of loan installment (at customers request)	OMR 5.000 / request
Top Up or rescheduling of existing loan	OMR 5.000
Pre-payment or pre -closure of loan before maturity (before actual due date)	1% of the prepaid or foreclosed amount
Insurance fees	0.05% of the loan amount, Min OMR 5.000, Max OMR 75.000
No objection certificate (NOC)	OMR 2.000
Housing Loan processing fee	OMR 50.000
Personal Loan processing fee	OMR 25.000
Education Loan processing fee	OMR 25.000
Car Loan processing fee	OMR 25.000

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Cancellation of Demand Draft – non-account holder	At Bank's buying rate + OMR 5.000
Stop Payment of Demand Draft / TT	OMR 3.000 + Telex + Correspondent's charges
Purchase of Foreign Demand Draft / TT	OMR 3.000 + Courier charges
<b>6.2 Telex Charges</b>	
Inland Oman – customers (ACH/RTGS)	OMR 1.750
Inland Oman – non-customers (ACH/RTGS)	OMR 1.750
GCC Countries – customers (GCC transfer)	OMR 5.000
GCC Countries – non-customers (GCC transfer)	OMR 5.000
Other Countries – customers (overseas transfer)	OMR 5.000
Other Countries – non-customers (overseas transfer)	OMR 5.000

In case the charges are borne on the applicant, i.e. OUR in the Swift messages, the following are the foreign banks' charges which will need to be debited (manually) upfront at the time of remittance, this is in addition to BankDhofar's charges mentioned above, as this is the foreign bank's charges.

Currency	Destined Country / Foreign Correspondent Bank	Charges per item
USD	Wells Fargo	• 5.50 USD
EUR	Payment on Banks in Germany – Through Commerz Bank	• EUR 6.00 for any amount less than EUR 2,500 • EUR 12.00 if amounts are less than EUR 12,500 • EUR 25.00 if amounts are less than EUR 50,000 • EUR 75.00 if amounts are more than EUR 50,000
GBP	Llyods	• GBP 6 if amounts are less than GBP 150 • GBP 12 if amounts are more than GBP 150
INR	ICICI	• INR 100 per item
AED	Abu Dhabi Commercial Bank	• AED 40 per item
SAR	Saudi Hollandi Bank	• SAR 25 per item

CATEGORY	TARIFF
<b>7. Safe Deposit Lockers</b>	
Small size – rent per year	OMR 30.000
Medium size – rent per year	OMR 40.000
Large size – rent per year	OMR 60.000
Refundable Deposit – all sizes	OMR 40.000
Replacement of locks for lost key	OMR 100.000