

TARIFF LIST

CATEGORY	TARIFF
PRODUCTS	
1. Current Account	
Service charges for active current accounts	
If balance < OMR 200 p.m. (recovered by system)	Bz. 500 per month
Service charges for dormant current account:	
If balance < min as above (recovered by system)	OMR 1,000 per Half Year
Closure of account:	
Within one year of opening account	OMR 3,000
After one year of opening account	NIL
Cheque book charges:	
Cheque book 25 leaves (personal)	OMR 2,000
Cheque book 50 leaves (corporate)	OMR 3,000
1.1 Other Charges:	
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
2. Savings Account	
Minimum balance for account opening OMR 5,000	
Rate of interest:	
High yield savings	interest rate could start from 0.75% and the rate will vary based on the size of deposit, subject to market conditions.
Al Heson Savings	NIL
Service charges – high yield deposit account:	
If balance < OMR 100 p.m. (recovered by system)	Bz. 500 per month
Service charges – active savings accounts:	
If balance < OMR 100 p.m.	Bz. 500 per month
Service charges – dormant savings account:	
If balance < OMR 100	OMR 1,000 per Half Year
Closure of account:	
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
3. Recurring Deposit	
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
Penalty for early withdrawal	
If break/closed the deposit before end of the period and the deposit rate above 1%	1% will be charged on the total deposit
4. Call Deposits	
Minimum opening Balance OMR 1,000/-	
Call Deposits – Charges for not maintaining minimum balance. If monthly balance is < OMR 100 per month	OMR 5,000 per month
Call deposit withdrawal (if notice is less than 24 hour)	OMR 5,000
5. Fixed Deposit	
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.
6. Foreign Currency Accounts	
Service charges – FCY Current Accounts:	
If balance < equivalent of OMR 200 p.m. (recovered by system)	OMR 2,000 per month
Service charges – FCY Savings Accounts:	
If balance < equivalent of OMR 100 p.m. (recovered by system)	OMR 2,000 per month
FCY Call Deposit: minimum opening balance OMR 1000/- equivalent	
Charges for not maintaining minimum balance. If monthly balance is < OMR 100 per month	OMR 5,000 per month
FCY Fixed Deposit: minimum opening balance OMR 1000/- equivalent	
Penalty for early withdrawal	No deduction from principal, interest payment may be reduced by 1% p.a. for the period run.
7. Visa Electron Cards (Debit Cards)	
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
Using the Card through GCCNet POS	NIL
Using ATMs within GCC Countries/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. 200
OmanNet POS transaction	NIL
8. Business Card (Debit Card)	
Annual debit card	OMR 10,000
9. Credit Cards*	
Late payment fees (applicable to all credit cards)	OMR 10,000
Over limit fees (applicable to all credit cards)	OMR 5,000
Re-issue of Credit Card in case of Lost or Stolen or Damaged (applicable for all credit cards)	OMR 15,000
PIN re-issuance (applicable for all credit cards)	OMR 5,000
Temporary limit increase (applicable for all credit cards)	OMR 5,000
Copy of Sales Voucher (Transaction receipt copy) (applicable for all cards)	OMR 5,000 per request
Dispute and chargeback (applicable for all cards)	OMR 5,000 per request
Platinum Card (Master Card)	
Principal card	OMR 90,000
Supplementary card	OMR 40,000
Interest rate	Credit Card issued based on average of salary transfer @18% pa. Credit Card issued against other security @20% pa
Gold Credit Card (Visa or MasterCard)	
Principal card	OMR 50,000 per annum
Supplementary card	OMR 35,000 per annum
Interest rate	Credit Card issued based on average of salary transfer @18% pa. Credit Card issued against other security @20% pa
Classic Card (Visa or MasterCard)	
Principal card	OMR 30,000 per annum
Supplementary card	OMR 20,000 per annum
Interest rate	Credit Card issued based on average of salary transfer @18% pa. Credit Card issued against other security @20% pa
Cash advance fee (as percentage of total amount)	3% or OMR 5,000 whichever is higher (per transaction)
Internet Card (eComcard)	
Rate of interest	18% per annum or 15% per month
Membership fee	OMR 12,000 per annum
Card replacement, stolen, lost or damaged (applicable for all credit cards)	OMR 5,000
10. Loans	
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
Change of loan guarantor/s	Auto- OMR 25 Personal loan and Housing loan- OMR 5
Late Payment Fee – Delay in repaying monthly loan installment	1% of delayed installment amount and period
Legal mortgage - Registration process fees	OMR 25,000
Release of Mortgage against loans	OMR 50,000
Loans – Change of loan installment due date	OMR 5,000

CATEGORY	TARIFF
SERVICES	
1. Duplicate Statement	
Up to past 6 months	OMR 1,000
6 months - 1 year	OMR 3,000
Beyond 1 year	OMR 5,000
2. Other Charges	
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
Standing instructions (one time setup charges)	OMR 2,000
Rejected Standing instruction (local & foreign currency accounts)	OMR 2,000
Balance certificate	OMR 2,000
No liability certificate	OMR 2,000
Monthly statement	OMR 5,000 per annum
Weekly statement	OMR 20,000 per annum
Daily statement	OMR 50,000 per annum
Letter / Certificate issued on customer request	OMR 10,000
Returned Letter or Statement – after two consecutive return of mail statement will be not be printed (except annual statements)	OMR 5,000
Direct debit instruction (one time setup charges)	OMR 5,000
Account related customer enquiry for transactions older than <2> years / after closure of account	OMR 5,000
Cancellation of standing instructions	OMR 2,000
Balance confirmation to Auditors	OMR 10,000
Renewal of valuation	OMR 10,000
Temporary release of Securities	OMR 10,000
Post-dated cheques (per cheque)	OMR 3,000 / Cheque
Temporary Over Draft	OMR 5,000
3. Travellers Cheque	
Buying travellers cheques	OMR 2,000 / Transaction
Traveller's Cheque – Encashment of TCs only for customers	OMR 5,000
4. Inward Clean Collection	
Commission	OMR 5,000
Rejected Inward Clean Collection – Commission	OMR 5,000
5. Outward Clean Collection	
Outward Clean Collection - (GCC + Foreign)	5,000 + 10,000 as out of pocket expenses
6. Remittances	
6.1 Demand Drafts /Payment Orders Charges	
Demand Drafts – account holders	OMR 2,000
Demand Drafts – non-account holders	OMR 2,000
Cancellation of Demand Draft – (FCY) (At Bank's Buying rate)	OMR 5,000
Cancellation of Payment Orders	OMR 2,000
Payment Orders – account holders	OMR 2,000
Payment Orders – non-account holders	OMR 2,000
Stop Payment of Payment Orders	OMR 5,000
Enquiry and Follow-up on Outward Remittance in Foreign Currency based on customer request	OMR 15,000
Cancellation of Demand Draft – non-account holder	At Bank's buying rate + OMR 5,000
Stop Payment of Demand Draft (at Bank's Buying rate)	OMR 5,000 + Correspondent Bank's charges
Purchase of Foreign Demand Draft / TT	OMR 3,000 + Courier charges
Cancellation of Foreign Demand Draft / TT (where SWIFT message has not been released)	OMR 10,000
6.2 Remittance Charges	
Inland Oman – customers (ACH/RTGS)	ACH - OMR 1,750, RTGS OMR 4,000
Inland Oman – non-customers (ACH/RTGS)	ACH - OMR 1,750, RTGS OMR 4,000
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
Inward Remittances in Foreign Currency	OMR 5,000
Enquiry and Follow-up on Outward Remittance in Foreign Currency based on customer request	OMR 15,000
7. Safe Deposit Lockers	
Small size – rent per year	OMR 50,000
Medium size – rent per year	OMR 80,000
Large size – rent per year	OMR 120,000
Safe Deposit Lockers-Extra Large- rent per year	OMR 150,000
Refundable Deposit – all sizes	OMR 100,000
Replacement of locks for lost key	OMR 100,000
8. Salary Processing Charges from Employers	
Salary Processing charges Note: For Salary transfer to other banks, ACH Charges is also applicable	OMR 3,000 per process

AL RIADAH PRODUCTS & SERVICES	PRESTIGE	PRIVILEGE
1. Current Account		
Minimum Balance charges - Active	Free	Bz. 0.500
Minimum Balance charges - Dormant	Free	OMR 2,000
Closure of account:		
Closure charges (within 1 year)	Free	OMR 3,000
Closure charges (after 1 year)	Free	Free
Cheque book charges:		
Cheque Book (25 leaves) Issuance Charges	Free	OMR 2,000
Cheque Book (50 leaves) Issuance Charges	Free	OMR 3,000
1.1 Current Account		
Cash Withdrawal Slip charges	Free	OMR 1,000
Cheque return charges (Financial - No funds)	OMR 15,000	OMR 15,000
Cheque return charges (Non Financial)	OMR 5,000	OMR 5,000
Stop Payment	Free	OMR 5,000
Photocopies - Upto 1 year	Free	OMR 2,000
Photocopies - > 1 year	Free	OMR 3,000
Removal from caution list (Retail account)	OMR 10,000	OMR 10,000
2. Savings Account		
(High yield) Minimum Balance charges - Active	Free	Bz. 0.500
Minimum Balance charges - Active	Free	Bz. 0.500
Minimum Balance charges - Inactive	OMR 2,000	OMR 2,000
Closure charges (within 1 year)	OMR 3,000	OMR 3,000
Withdrawals in foreign currency notes	1%, Min OMR 5,000	1%, Min OMR 5,000
(Call Deposit) Minimum Balance charges - Active	Bz. 0.500	Bz. 0.500
FCY Current accounts Minimum Balance charges - Active	Free	OMR 2,000
FCY Savings accounts Minimum Balance charges - Active	Free	OMR 2,000
FCY Savings accounts (Call deposit) Minimum Balance charges - Active	Free	OMR 2,000
3. Debit Card		
New Card	Free	OMR 1,000
Reissuance	Free	OMR 2,000
4. Loans		
Deferment of loans	OMR 5,000	OMR 5,000
Topup of existing Loans	Free	OMR 5,000
No Objection Certificate (NOC)	Free	OMR 2,000
HL - Processing fees (also in BPM)	Free	OMR 5,000
PL - Processing fees (also in BPM)	Free	OMR 25,000
Edu Loan (only in Finacle) - processing fees	Free	OMR 25,000
Car Loan (only in Finacle) - processing fees	Free	OMR 25,000
5. Statement		
Duplicate Statement upto 6 months	Free	OMR 1,000
Duplicate Statement 6 months to 1 year	Free	OMR 3,000
Duplicate Statement 1 year to 2 years	Free	OMR 5,000
Duplicate Statement 2 years to 3 years	Free	OMR 5,000
Duplicate Statement > 3 years	Free	OMR 5,000
Monthly Statement	Free	OMR 5,000 per annum
Weekly Statement	Free	OMR 20,000 per annum
Daily Statement	Free	OMR 50,000 per annum
6. Standing Instruction		
SI-SUCCESS Standing Instruction (Internal to third party)	Free	OMR 1,000
Standing Instruction (Local accounts)	Free	2,000 OMR + PO/DD
SI -Failure Standing Instruction (Internal to third party)	Free	OMR 1,000
Balance Certificate	Free	OMR 2,000
No Liability Certificate	Free	OMR 2,000
Balance confirmation	Free	OMR 2,000
Outward clean collection (GCC and non GCC)	Free	OMR 3,750
DD issuance	Free	OMR 2,000
PO issuance	Free	OMR 2,000
DD cancellation	Free	BUY RATE + OMR 2,000
Telex charges (ACH / RTGS) (from BPM)	Free	OMR 1,750
Telex charges (ACH / RTGS) - Mobile Banking	Free	OMR 1,000
Telex charges (ACH / RTGS) - Internet Banking	Free	Bz. 0.999
Telex (SWIFT) - GCC / Other countries (also from BPM)	Free	OMR 5,000
Telex (SWIFT) - GCC / Other countries (Mobile Banking)	Free	OMR 5,000
Telex (SWIFT) - GCC / Other countries (Internet Banking)	Free	OMR 5,000
7. Safe Deposit Locker		
Safe Deposit - Small	OMR 60,000 (ROH)	OMR 60,000 (ROH)
Safe Deposit - Medium	OMR 100,000 (ROH)	OMR 100,000 (ROH)
Safe Deposit - Large	OMR 175,000 (ROH)	OMR 175,000 (ROH)
Safe Deposit - Extra large	OMR 300,000 (ROH)	OMR300,000 (ROH)
Refundable Deposit – all sizes	OMR 100,000 (ROH)	OMR 100,000 (ROH)

- General Terms**
- All fees, charges and interest rates listed in this Schedule of Charges are subject to revision by the Bank in accordance with CBO regulations at any time.
 - Revised charges published on 26 December 2019 and it is effective from 26 February 2020.
 - Expenses like stamps, postage, cable, fax, etc. that are not included in this guide will be charged whenever incurred.
 - Details of charges for any products or services not mentioned in this guide will be available on request.



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