

QUESTION	ANSWER
What is BankDhofar Mobile Banking?	BankDhofar Mobile Banking is a secure banking app that lets you manage your accounts anytime, anywhere. You can view balances, transfer funds, pay bills, manage your cards, and access a range of banking services directly from your smartphone.
How do I download BankDhofar Mobile Banking?	You can download the BankDhofar Mobile Banking app free of charge from the Apple App Store (iPhone), Google Play Store (Android), or Huawei AppGallery (Huawei devices). Simply search for "BankDhofar", download the app, and complete the registration process to start banking securely on your mobile device
What do I need to register for BankDhofar Mobile Banking app?	To register, you need an active BankDhofar debit card (Linked to an active account), your Debit Card PIN, and a mobile number registered with the Bank. An OTP (One-Time Password) will be sent to your registered mobile number for verification.
How do I Register for BankDhofar Mobile Banking?	<p>Follow these simple steps to register:</p> <ol style="list-style-type: none"> (1) Open the BankDhofar Mobile Banking app and tap Register Now. (2) Ensure the device contains the SIM card linked to your registered mobile number with the Bank. (3) When prompted, tap Send to initiate the SMS verification. (4) Select your linked debit card from the list of available cards. (5) Enter your Debit Card PIN for authentication. (6) Create a new MPIN, which will be used to log in to the Mobile Banking app. (7) Enter the OTP (One-Time Password) sent to your registered mobile number. (8) Once verification is successful, your registration will be completed. <p>On your first login, you will be prompted to enable Face ID or Touch ID (where supported). Once enabled, you can securely access the app using biometrics for a faster and more convenient login experience.</p>
How can I reset my MPIN if I have forgotten it?	<p>If you have forgotten your MPIN, follow these steps to reset it:</p> <ol style="list-style-type: none"> (1) On the login screen, tap Forgot MPIN. (2) Enter your active BankDhofar Debit Card number and Debit Card PIN. (3) Upon successful verification, an OTP (One-Time Password) will be sent to your registered mobile number. (4) Enter the OTP and set a new MPIN. <p>Once completed, you can use the new MPIN to log in to the app.</p> <p>If you are already logged in using Face ID or Touch ID and wish to change your MPIN:</p> <ol style="list-style-type: none"> (1) Tap the menu (☰) on the dashboard. (2) Navigate to Profile/Settings. (3) Select Change MPIN. (4) Enter and confirm your new MPIN. (5) Complete the OTP verification and submit the request. <p>Your new MPIN will be effective immediately and can be used for all future logins.</p>
The BankDhofar Mobile Banking app is already registered with another user on my device. How can I register and log in using my own credentials?	Open the BankDhofar Mobile Banking app and, on the login screen, select "Not You?". You will be redirected to the registration page. Tap "Register Now" and complete the registration process by following the steps outlined in FAQ 4. Once registration is successfully completed, you can log in using your own credentials.

<p>I have entered an incorrect MPIN three times and my access to the BankDhofar Mobile Banking app has been locked. How can I regain access?</p>	<p>If your mobile banking access has been locked due to multiple incorrect MPIN attempts, you can unlock your access by selecting the "Forgot MPIN" option on the login screen. Follow the MPIN reset process described in FAQ 5 to create a new MPIN and regain access to the app.</p>
<p>What facilities are available through the BankDhofar Mobile Banking app?</p>	<p>The BankDhofar Mobile Banking app provides a convenient and secure way to manage your banking needs anytime, anywhere. Key facilities available through the app include:</p> <ul style="list-style-type: none"> (1) Account balance enquiry and transaction history (2) Fund transfers within BankDhofar and to other local and international banks (3) Bill payments and mobile top-ups (4) Debit and credit card management services (5) Cheque book and other service requests (6) Fixed Deposit and Recurring Deposit placement and management (7) Loan-related services and enquiries (8) Beneficiary management (9) Personal profile and security settings management (10) Access to account statements and other banking information <p>Additional features and services may be introduced from time to time to enhance your digital banking experience.</p>
<p>What are the enhancements in the new BankDhofar Mobile Banking app?</p>	<p>The new BankDhofar Mobile Banking app offers an enhanced user experience with a range of new features designed to make your banking more convenient, efficient, and secure. Key enhancements include:</p> <ul style="list-style-type: none"> (1) A dedicated section to track all your fund transfers in one place. (2) One-click transfer initiation using details from previous transactions. (3) Group fund transfer functionality for transfers within BankDhofar. (4) Convenient addition of BankDhofar beneficiaries using a mobile number. (5) Online submission of stop cheque requests. (6) Ability to view details of linked minor accounts. (7) Self-service management of transaction limits. (8) Several other improvements and new features designed to provide a faster, simpler, and more personalized digital banking experience. <p>New features and enhancements may continue to be introduced from time to time to further enrich your mobile banking experience.</p>
<p>How secure is this application?</p>	<p>The BankDhofar Mobile Banking app is designed with multiple layers of security to help protect your banking information and transactions. The app uses industry-standard security measures, including secure authentication, data encryption, and transaction verification controls to safeguard your account.</p> <p>For enhanced security, customers are encouraged to:</p> <ul style="list-style-type: none"> (1) Keep their MPIN, passwords, and One-Time Passwords (OTPs) confidential. (2) Enable biometric authentication where supported. (3) Ensure their mobile device is protected with a screen lock and the latest software updates. (4) Avoid sharing login credentials with anyone. (5) Report any suspicious activity to the Bank immediately. <p>BankDhofar continuously reviews and enhances its security controls to provide a safe and secure digital banking experience.</p>

<p>How much will it cost me to use the BankDhofar mobile banking app.</p>	<p>The BankDhofar Mobile Banking app can be downloaded and used free of charge. However, certain banking transactions or services carried out through the app may be subject to applicable Bank charges as per the Bank's prevailing Schedule of Fees and Charges.</p> <p>Please note that your mobile network provider may apply data usage charges for internet access while using the app. For details on applicable banking fees, please refer to the Bank's latest Schedule of Fees and Charges or contact BankDhofar Customer Service at 24791111</p>
<p>Can I access BankDhofar Mobile Banking outside Oman?</p>	<p>Yes, you can access the BankDhofar Mobile Banking app from outside Oman after successfully completing the registration process.</p> <p>Please note that initial registration requires an Oman-issued mobile number and the ability to send the registration SMS as part of the registration process. Once your registration is completed, you can log in to and use the app from any country, subject to the availability of internet connectivity and the services provided by your mobile network operator.</p> <p>For the best experience while travelling, ensure that your registered mobile number remains active and capable of receiving Bank communications, where applicable.</p>
<p>What happens if I change my registered mobile number?</p>	<p>If you change your registered mobile number, ensure that the new SIM card is inserted and active on your mobile device before proceeding.</p> <p>To update your mobile banking access, log in to the BankDhofar Mobile Banking app, navigate to Settings, and select "Unlink Device" to delink the existing profile from your device. Once the device has been successfully unlinked, you can complete a fresh registration using your new mobile number by following the standard registration process.</p> <p>Please ensure that your new mobile number is updated in the Bank's records, where applicable, before initiating the registration process.</p>
<p>What should I do if I change or lose my mobile phone after registering for the BankDhofar Mobile Banking app?</p>	<p>If you change your mobile phone, you can continue using the BankDhofar Mobile Banking app by installing the app on your new device and completing the registration process using your registered mobile number.</p> <p>If your mobile phone is lost, stolen, or compromised, we recommend that you immediately contact BankDhofar Customer Service at 24791111 and take the necessary steps to secure your mobile banking access. The customer service agent will help you in delinking your device. Once you have access to a new device and your registered mobile number, you can install the app and register again to continue using Mobile Banking services.</p> <p>For your security, access to the BankDhofar Mobile Banking app is linked to your registered mobile number and device registration, helping to protect your account from unauthorized access.</p>
<p>What if I have more queries on BankDhofar mobile banking app?</p>	<p>If you require further assistance or have additional questions regarding the BankDhofar Mobile Banking app, you may contact BankDhofar Customer Service through the Bank's official communication channels. Our representatives will be happy to assist you with any queries related to registration, login, transactions, services, or other mobile banking features.</p> <p>For the latest information, updates, and support options, please visit the BankDhofar website or contact the Customer Service Centre.</p>

What is Mobile Payment?	<p>Mobile Payment is a digital payment service that enables customers to send and receive funds instantly using a mobile number or other approved payment identifiers, without the need to enter bank account details for every transaction.</p> <p>Through the BankDhofar Mobile Banking app, customers can conveniently perform mobile payment transactions, manage their payment profiles, and transfer funds securely to participating banks and financial institutions connected to the national mobile payment network.</p> <p>Mobile Payment is designed to provide a faster, simpler, and more convenient way to make everyday payments and money transfers while maintaining high standards of security and reliability.</p>
How Do I Activate BankDhofar Mobile Payment account?	<p>Once you have successfully registered on the BankDhofar Mobile Banking App, follow these steps to activate your Mobile Payment account:</p> <ol style="list-style-type: none"> 1) Log in to the BankDhofar Mobile Banking App. 2) Tap the Menu (☰) icon and navigate to Profile & Settings. 3) Under your profile, select Activate. 4) Review and verify the displayed details, choose your preferred source account, and create an alias for your wallet. 5) Tap Activate to complete the activation process. <p>Your BankDhofar Mobile Payment account will be activated once the process is successfully completed.</p>
Can I deactivate my Mobile Payment Account?	<p>Yes, you can deactivate your Mobile Payment account at any time through the BankDhofar Mobile Banking App. Follow these steps:</p> <ol style="list-style-type: none"> 1) Log in to the BankDhofar Mobile Banking App. 2) Tap the Menu (☰) icon and navigate to Profile & Settings. 3) Access your Mobile Payment Profile. 4) Tap the three-dot menu (⋮) available on the profile screen and select Deactivate. 5) Confirm the deactivation request. <p>Once the process is completed successfully, your Mobile Payment account will be deactivated.</p>
What are the card related services which are available in mobile banking?	<p>The BankDhofar Mobile Banking App offers a comprehensive range of services for both debit and credit cards. You can conveniently view your card details, monitor recent transactions, and access your transaction history directly through the app.</p> <p>The app also supports in-app card provisioning for digital wallets, including Dhofar Pay, Apple Pay, and Samsung Pay, enabling quick and secure digital payments.</p> <p>In addition, you can manage your cards through various self-service features such as:</p> <ol style="list-style-type: none"> 1) Card activation 2) Card blocking and unblocking 3) Card PIN reset 4) Card replacement requests 5) Digital wallet management 6) Other card control and maintenance services <p>These features provide greater convenience and control over your debit and credit cards anytime, anywhere through the BankDhofar Mobile Banking App.</p>

How can I transfer funds instantly to India, Pakistan & Bangladesh?	<p>You can conveniently transfer funds to India, Pakistan, and Bangladesh through the Quick Remittance service available in the BankDhofar Mobile Banking App.</p> <p>To get started:</p> <ol style="list-style-type: none"> 1) Log in to the BankDhofar Mobile Banking App. 2) On the dashboard, navigate to the Quick Banking section and select Quick Remittance. 3) Add a beneficiary for your preferred destination country. 4) Once the beneficiary is successfully added, you can initiate and complete your fund transfer directly through the app. <p>Quick Remittance offers a simple and convenient way to send money to your beneficiaries in India, Pakistan, and Bangladesh.</p>
Is there any limit on fund transfers using Quick Remittance service?	<p>Yes, Quick Remittance transactions are subject to daily transfer limits, which vary based on the destination country and transfer type:</p> <p>India: Up to INR 1,000,000 per day. Pakistan: Up to PKR 3,200,000 per day. Bangladesh:</p> <p>Account Transfers: Up to BDT 1,000,000 per day. Wallet Transfers: Up to BDT 250,000 per day.</p> <p>The applicable limit will depend on the destination country and the type of transfer selected. Please ensure that your transaction amount falls within the prescribed daily limit before initiating a remittance.</p>
What is IMPS?	<p>IMPS (Immediate Payment Service) is an instant inter-bank electronic fund transfer service available in India. Using this service, you will be able to send money 24/7, 365 days. The money will be credited to the beneficiary account instantly, subject to a remitter providing clear and accurate beneficiary details.</p>
Is there any limit on IMPS transactions?	<p>The limit per transaction for IMPS is INR 500,000</p>
What is NEFT?	<p>NEFT (National Electronic Fund Transfer) is an inter-Bank electronic fund transfer service offered in India. This option is available 24/7, 365 days and processes the settlement in a batch mode and not instant. For funds remitted by using the NEFT option, the credit to beneficiary account in India will take place within one day of Oman & India, subject to remitter providing clear and accurate beneficiary details.</p>
Will there be any VAT applied on transactions done using the quick remittance option?	<p>Yes, VAT at the rate of 5% of the applicable transaction charge will be deducted from your account for each transfer made using the quick remittance option.</p>
How long does it take to get a refund for my transactions if in case the situation arises?	<p>Please note that a refund (if applicable) may take up to 7 days or longer in normal cases and may take up to 15 days or longer in exceptional cases.</p>
How can I transfer funds to countries other than those available under the Quick Remittance service?	<p>You can transfer funds to countries other than India, Pakistan, and Bangladesh by using the International Transfer service available in the BankDhofar Mobile Banking App.</p> <p>To initiate an international transfer:</p> <ol style="list-style-type: none"> 1) Log in to the BankDhofar Mobile Banking App. 2) Navigate to the Transfers menu and select "International Transfer". 3) Add a beneficiary for your desired destination country. 4) Once the beneficiary is successfully added, you can initiate fund transfers conveniently through the app anytime and from anywhere. <p>Please note that international transfers are subject to a maximum daily limit of OMR 10,000.</p>

I have initiated an International Transfer. How can I track the progress of my payment?	<p>You can easily track the status of any transfer initiated through the BankDhofar Mobile Banking App.</p> <p>To view the status of your transfers:</p> <ol style="list-style-type: none"> 1) Log in to the BankDhofar Mobile Banking App. 2) Navigate to Transfers > Completed Transactions. 3) Select the relevant transaction to view its current status. <p>For International Transfers, you can access detailed payment tracking through the SWIFT Tracking feature:</p> <ol style="list-style-type: none"> 1) Tap the Menu (☰) icon on the dashboard. 2) Navigate to Transfers > SWIFT Tracking. 3) Search for your transaction using either the reference number or a date range. 4) View the progress of your transfer at each stage until it reaches the beneficiary. <p>The SWIFT Tracking feature provides enhanced visibility into the status and journey of your international fund transfer.</p>
What are my daily transaction limits? Is there a limit on how many transactions I can make per day?	<p>Yes. For your security and in line with the Bank's policies, transactions performed through the BankDhofar Mobile Banking App are subject to daily transaction limits and transaction velocity limits. These limits define the maximum value of transactions that can be performed within a day, as well as the maximum number of transactions permitted for specific services during a defined period.</p> <p>Please refer to the Transaction Limits and Velocity Matrix provided below for the applicable limits across various transaction types and services.</p> <p>If you require further clarification regarding any transaction limit or are unable to complete a transaction due to a limit restriction, please contact our Customer Contact Centre or visit your nearest BankDhofar branch for assistance.</p>
How do I view or change my limits in the app?	<p>You can conveniently view and manage your transaction limits through the BankDhofar Mobile Banking app by following these steps:</p> <p>Log in to the BankDhofar Mobile Banking app. Tap the Menu (☰) icon on the dashboard. Navigate to Profile & Settings and select Settings. Tap Transaction Limits.</p> <p>From this screen, you can view and modify your limits for the available transaction types as per your banking requirements and applicable limits.</p>
Are limits shared with Internet Banking?	<p>No. Transaction limits for Mobile Banking and Internet Banking are maintained separately and are not shared between the two channels. Any changes made to your limits in one channel will not affect the limits configured in the other channel.</p>
What happens if I exceed my limit?	<p>Once you have utilized your daily transaction limit for a specific transaction type, you will not be able to initiate any further transactions under that category for the remainder of the day. Your transaction limit will be automatically refreshed on the following day, after which you may continue performing transactions up to your configured limit.</p>
Is there a limit or waiting period on a newly added beneficiary?	<p>Yes. For your security, a 30-minute cooling/waiting period is applied to all newly added beneficiaries in the BankDhofar Mobile Banking app. During this period, transfers to the newly added beneficiary will not be permitted. This measure helps protect your account against unauthorized or fraudulent transactions.</p>

Do existing users need to register again on the new app?	Yes. As a one-time activity, all existing users are required to complete the registration process on the new BankDhofar Mobile Banking app. The registration process has been designed to be simple and seamless, enabling you to get started quickly and conveniently.
Can I use the app on more than one device, or on a tablet?	No. For security reasons, the BankDhofar Mobile Banking app can be registered and accessed on only one device at a time. If you wish to use the app on a different device, you will need to delink the existing device and complete the registration process on the new device.
How do I turn Face ID or fingerprint login on or off?	You can enable or disable Face ID or Fingerprint Login (Touch ID) at any time through the BankDhofar Mobile Banking App. Simply log in to the app, navigate to Profile & Settings, and toggle the Face ID/Touch ID option on or off based on your preference.
How do I switch the app between Arabic and English?	You can easily switch between Arabic and English in the BankDhofar Mobile Banking app by selecting the language option available on the top-right corner of the login screen, next to the Notifications icon. The selected language will be applied immediately across the app.
How do I request a cheque book or stop a cheque?	<p>You can conveniently request a new cheque book or stop a cheque through the BankDhofar Mobile Banking app.</p> <p>To request a cheque book: Log in to the BankDhofar Mobile Banking app. Navigate to Requests & More from the dashboard. Select Request Cheque Book under the account option. Choose your preferred branch for collection, enter the required number of cheque books, and submit your request.</p> <p>You will receive an SMS notification once your cheque book is ready for collection at the selected branch.</p> <p>To stop a cheque: Log in to the BankDhofar Mobile Banking app. Navigate to Requests & More and select Stop Cheque, under the account option. Enter the cheque number(s) to be stopped, select the applicable reason, and submit your request.</p> <p>The cheque(s) will be stopped immediately upon successful submission of the request.</p>
How do I open a fixed deposit or recurring deposit, and can I break it early?	<p>You can conveniently open a Fixed Deposit (FD) or Recurring Deposit (RD) through the BankDhofar Mobile Banking App. From the dashboard, navigate to Requests & More, expand the Deposits section, and select either Open Fixed Deposit or Open Recurring Deposit. Follow the on-screen instructions to complete the request.</p> <p>Once your deposit account is successfully opened, you can view and manage it through the mobile banking app.</p> <p>Early closure (premature withdrawal) of deposit accounts is currently not available through the mobile banking app. If you wish to close your Fixed Deposit or Recurring Deposit before maturity, please visit your nearest BankDhofar branch, where the request will be processed in accordance with the Bank's applicable terms and conditions.</p>