

# TARIFF LIST

PRODUCTS & SERVICES	BANK CHARGES	VAT @5%	TOTAL AMOUNT INCLUSIVE OF VAT
<b>1. Current Account</b>			
Minimum balance charges - Active	Bz. 0.500	Bz. 25	Bz. 0.525
Minimum balance charges - Dormant	OMR 1.000 per Half Yearly	Bz. 50	OMR 1.050 per Half Year
Closure of account:			
Closure charges ( within 1 year )	OMR 3.000	Bz. 150	OMR 3.150
Closure charges ( after 1 year )	Free		Free
Cheque book charges:			
Cheque Book (25 leaves) Issuance Charges	Free		Free
Cheque Book (50 leaves) Issuance Charges	Free		Free
<b>1.1 Other Charges:</b>			
Cash Withdrawal Slip charges (across the counter)	Free		Free
Cheque return charges (Financial - No funds)	OMR 15.000	Bz. 750	OMR 15.750
Cheque returned charges (Non Financial)	OMR 10.000	Bz. 500	OMR 10.500
Stop payment (either single cheque or bunch of serially numbered cheques)	OMR 5.000	Bz. 250	OMR 5.250
Photocopies of cheques/vouchers: up to 1 year	Free		Free
Photocopies - > 1 year	Free		Free
Processing of requests for removal of customer name from CBO caution list (individual account)	OMR 10.000	Bz. 500	OMR 10.500
<b>2. Savings Account</b>			
(High Yield) Minimum balance charges - Active	Bz. 500 per month	Bz. 25	Bz. 525 per month
Minimum balance charges - Active	Bz. 500 per month	Bz. 25	Bz. 525 per month
Minimum balance charges - Dormant	OMR 1.000 per Half Year	Bz. 50	OMR 1.050 per Half Year
Closure charges ( within 1 year )	OMR 3.000	Bz. 150	OMR 3.150
Closure charges ( after 1 year )	Free		Free
Withdrawals in foreign currency notes	1% (Min OMR 5/- per transaction)	0.05% (Min Bz 250 per transaction)	1.05% (Min OMR 5.250/- per transaction)
Non maintenance of eligibility criteria			OMR 21.000 (OMR 20.000 + OMR 1.000 VAT) for Al Riadah customers
<b>3. Call Deposits</b>			
Minimum balance charges - Active	OMR 2.000	Bz. 100	OMR 2.100
<b>4. Foreign Currency Accounts</b>			
FCY current accounts - minimum balance charges - Active	OMR 2.000	Bz. 100	OMR 2.100
FCY savings accounts - minimum balance charges - Active	OMR 2.000	Bz. 100	OMR 2.100
FCY call deposit - minimum balance charges - Active	OMR 2.000	Bz. 100	OMR 2.100
<b>5. Debit Card</b>			
Issuance/Annual Card Fee	OMR 1.000	Bz. 50	OMR 1.050
Additional Card Issuance Fees	OMR 1.000	Bz. 50	OMR 1.050
(Replacement Card Fee (due to loss/physical card damage	OMR 2.000	Bz. 100	OMR 2.100
Account Balance Inquiry Fee within Bank ATM	NIL	NIL	NIL
Account Balance Inquiry Fee within other Banks ATM in Oman	Bz. 50	Bz. 2.5	Bz. 52.5
Account Balance Inquiry Fee within other Banks ATM in GCC	Bz. 300	Bz. 15	Bz. 315
Account Balance Inquiry Fee within international Banks ATM	Bz. 500	Bz. 25	Bz. 525
Cash withdrawal Fee within Bank ATM	NIL	NIL	NIL
Cash withdrawal Fee within other Banks ATM in Oman	Bz. 100	Bz. 5	Bz. 105
Cash withdrawal Fee within other Banks ATM in GCC	Bz.800	Bz. 40	Bz.840
Cash withdrawal Fee within international Banks ATM	OMR 2.000	Bz. 100	OMR 2.100
(Account to Account Transfer Fee (Sender	Bz. 200	Bz. 10	Bz. 210
Mini Statement Fee	Bz. 50	Bz. 2.5	Bz. 52.5
Foreign Exchange Markup Fees	Up-to 3%	NA	Up-to 3%
<b>6. Loans</b>			
Deferment of loan installment (at customers request)	OMR 5.000	Bz. 250	OMR 5.250
Loan Modification	OMR 15.000	Bz. 750	OMR 15.750
Topup of existing Loans	OMR 5.000	Bz. 250	OMR 5.250
No Objection Certificate (NOC)	OMR 2.000	Bz. 100	OMR 2.100
Housing Loan processing fee	OMR 50.000	OMR 2.500	OMR 52.500
Personal Loan processing fee	OMR 25.000	OMR 1.250	OMR 26.250
Education Loan processing fee	OMR 25.000	OMR 1.250	OMR 26.250
Car Loan processing fee	OMR 25.000	OMR 1.250	OMR 26.250
<b>7. Statement</b>			
Duplicate Statement upto 6 Months	Free		Free
Duplicate Statement 6 Months to 1 year	OMR 3.000	Bz. 150	OMR 3.150
Duplicate Statement 1 Year to 2 Years	OMR 5.000	Bz. 250	OMR 5.250
Duplicate Statement 2 Years to 3 Years	OMR 5.000	Bz. 250	OMR 5.250
Duplicate Statement > 3 Years	OMR 5.000	Bz. 250	OMR 5.250
Monthly Statement	OMR 5.000 per Annum	Bz. 250 per Annum	OMR 5.250 per Annum
Weekly Statement	OMR 20.000 per Annum	OMR 1.000	OMR 21.000 per Annum
Daily Statement	OMR 50.000 per Annum	Bz. 500 per Annum	OMR 52.500 per Annum
<b>8. Standing Instruction /Demand Draft / Payment Order / Telex Transfer/Remittances</b>			
Standing instructions (Internal to Third Party)	OMR 1.000	Bz. 050	OMR 1.050
Standing Instructions (local & foreign currency accounts)	OMR 2.000 + PO / DD / TT fee	Bz. 100	OMR 2.100 + PO/DD/TT
Standing instruction unpaid/rejected (Internal to Third Party / Local Currency Accounts)	OMR 1.000	Bz. 50	OMR 1.050
Standing instruction unpaid/rejected (foreign currency accounts)	OMR 2.000	Bz. 100	OMR 2.100
Balance Certificate	Free		Free
No Liability Certificate	OMR 2.000	Bz. 100	OMR 2.100
Outward Clean Collection (GCC and Foreign)	OMR 10.000	Bz. 500	OMR 10.500
Payment Order (PO) Issuance	OMR 2.000	Bz. 100	OMR 2.100
Stop Payment of Payment Orders	OMR 5.000	Bz. 250	OMR 5.250
Cancellation of Payment Orders	OMR 2.000	Bz. 100	OMR 2.100
Telex charges (ACH / RTGS) Branches	ACH - OMR 1.750, RTGS OMR 4.000	ACH - Bz. 87, RTGS Bz. 200	ACH - OMR 1.837, RTGS OMR 4.200
Telex charges (ACH) Mobile Banking	OMR 1.000	Bz. 050	OMR 1.050
Telex charges (ACH / RTGS) Internet Banking	ACH - OMR 1.000, RTGS OMR 3.000	ACH - Bz. 050, RTGS Bz. 150	ACH - OMR 1.050, RTGS OMR 3.150
Telex (SWIFT) - GCC/other countries (Branches)	OMR 5.000	Bz. 250	OMR 5.250 (Free for the first time)
Telex (SWIFT) - GCC/other countries (Mobile Banking)	OMR 5.000	Bz. 250	OMR 5.250
Telex (SWIFT) - GCC/other countries (Internet Banking)	OMR 5.000	Bz. 250	OMR 5.250
Inward Remittances in Foreign Currency	OMR 5.000	Bz. 250	OMR 5.250 (free for the first time)
Enquiry and Follow-up on Outward Remittance in Foreign Currency based on customer request	OMR 15.000	Bz. 750	OMR 15.750
<b>9. Safe Deposit Locker</b>			
Safe Deposit - Small	OMR 60.000	OMR 3.000	OMR 63.000
Safe Deposit - Medium	OMR 100.000	OMR 5.000	OMR 105.000
Safe Deposit - Large	OMR 175.000	OMR 8.750	OMR 183.750
Safe Deposit - Extra large	OMR 300.000	OMR 15.000	OMR 315.000
Security Deposit Locker	A Year Charge of the Locker Size	N/A	A Year Charge of the Locker Size
Replacement of Locker Key	Actual Out of Pocket Expenses (As agreed with customer)	5% on Actual Out of Pocket Expenses	Actual Out of Pocket Expenses + VAT
<b>10. Credit Card</b>			
<b>Visa Infinite Card Annual Fee</b>			
Principal card	OMR 50.000	OMR 2.500	OMR 52.500
Supplementary card	OMR 25.000	OMR 1.250	OMR 26.250
<b>Mastercard World Card Annual Fee</b>			
Principal card	OMR 50.000	OMR 2.500	OMR 52.500
Supplementary card	OMR 25.000	OMR 1.250	OMR 26.250
<b>Visa Signature Card Annual Fee</b>			
Principal card	OMR 40.000	OMR 2.000	OMR 42.000
Supplementary card	OMR 20.000	OMR 1.000	OMR 21.000
<b>Applicable on All Credit Cards</b>			
Interest Rate	per month 1.5%		per month 1.5%
Late Payment Fee	OMR 10.000	Bz. 500	OMR 10.500
Overlimit Fee	OMR 5.000	Bz. 250	OMR 5.250
(Replacement Card Fee (due to loss/physical card damage	OMR 20.000	OMR 1.000	OMR 21.000
Limit Enhancement Fee	OMR 10.000	Bz. 500	OMR 10.500
Installment Percentage Change Fee	OMR 2.000	Bz. 100	OMR 2.100
Temporary Limit Increase Fee	OMR 5.000	Bz. 250	OMR 5.250
Cash Advance Fee (as percentage of total amount) /per transaction	or OMR 5.000 whichever is higher 3%	VAT Applicable or B.z 250 whichever is 5% higher	VAT Applicable or OMR 5.250 whichever is higher 5%
Credit Card Funds Transfer Fee/per transaction	or OMR 5.000 whichever is higher 3%	VAT Applicable or B.z 250 whichever is higher 5%	VAT Applicable or OMR 5.250 whichever is higher 5%
Copy of Sales Voucher (Transaction receipt copy) /per request	OMR 5.000	Bz. 250	OMR 5.250
Foreign Exchange Markup Fee	Up-to 3%	NIL	Up-to 3%

## 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.
- The revised charges are effective from 16th April 2021 as per with Oman Value Added Tax Law.
- 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.