

بنك ظفار

BankDhofar

TARIFF LIST

CATEGORY	CURRENT TARIFF	VAT @5%	REVISED TARIFF
PRODUCTS			
1. Current Account			
Service charges for active current accounts			
If balance < OMR 200 p.m.	Bz 500 per month	Bz Q25	Bz 525 per month
Minimum Balance Charge for accounts receiving pension salary*	NIL	NIL	NIL
Minimum Balance Charge for accounts receiving social support income & salary below OMR500*	NIL	NIL	NIL
*In the event salary, pension salary, social support amount was not credited in the account, the normal tariff charges shall apply as per Bank tariff.			
Service charges for dormant current account:			
If balance < min as above	OMR 1,000	Bz 50	OMR 1,050
Closure of account:			
Within one year of opening account	OMR 3,000	Bz 150	OMR 3,150
After one year of opening account	NIL		NIL
Cheque book charges:			
Cheque book 25 leaves (personal)	OMR 2,000	Bz 100	OMR 2,100
Cheque book 50 leaves (corporate)	OMR 3,000	Bz 150	OMR 3,150
Cheque book 100 leaves (corporate)	OMR 5,000	Bz 250	OMR 5,250
Safeguarding charges for PDCs	OMR 5,000	Bz 250	OMR 5,250
Withdrawal of PDC prior to maturity or replacement or extension of due date	OMR 5,000	Bz 250	OMR 5,250
11. Other Charges:			
SME Pro minimum balance charge (Applicable if average balance < OMR 5,000)	OMR 5,000	Bz 250	OMR 5,250
Corporate Current Account - Annual Fee	OMR 20,000	OMR 1,000	OMR 21,000
Transaction/ Services - Special reporting MT940 - Set up	OMR 50,000	OMR 2,500	OMR 52,500
Transaction/ Services - Special reporting MT940 - per account (monthly)	OMR 15,000	Bz 750	OMR 15,750
Transaction/ Services - Special reporting MT940 - cancellation charges	OMR 20,000	OMR 1,000	OMR 21,000
Cash Withdrawals slip in OMR (across the counter)	OMR 1,000	Bz 050	OMR 1,050
Cheque returned charges (no funds)	OMR 15,000	Bz 750	OMR 15,750
Cheque return charges (Partial Payment)	OMR 15,000	Bz 750	OMR 15,750
Cheque returned charges (other reasons)	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
Current Account - Cancel Stop Payment	OMR 5,000	Bz 0.250	OMR 5,250
Allowing passing of cheque with Temporary Overdraft			
Interest - Applicable Interest + 2.5% p.a. over the applicable rate will be charged, on EOL/TOD/Adhoc limit	OMR 10,000 per cheque	Bz 500	OMR 10,500
Special clearing	OMR 10,000 for all	Bz 500	OMR 10,500 for all
Excess Over Limits/Temporary Overdraft/Adhoc (sanctioned over & above the approved limits)			
Interest - Applicable Interest + 2.5% p.a. over the applicable rate will be charged, on the balances overdrawn in excess of the stipulated limits	OMR 50,000	OMR 2,500	OMR 52,500
Photocopies of cheques/vouchers: up to 1 year	OMR 2,000 per cheque	Bz 100	OMR 2,100 per cheque
Photocopies of cheques/vouchers: more than 1 year	OMR 3,000 per cheque	Bz 150	OMR 3,150 per cheque
Processing of requests for removal of customer name from CBO caution list (individual account)	OMR 10,000	Bz 500	OMR 10,500
Processing of requests for removal of customer name from CBO caution list (business account)	OMR 20,000	OMR 1,000	OMR 21,000
2. Savings Account			
Rate of Interest:			
AI Heson Savings	NIL		NIL
Service charges - high yield deposit account			
If balance < OMR 100 p.m.	Bz 500 per month	Bz Q25	Bz 525 per month
Service charges - active savings accounts			
If balance < OMR 100 p.m.	Bz 500 per month	Bz Q25	Bz 525 per month
Minimum Balance Charge for accounts receiving pension salary*	NIL	NIL	NIL
Minimum Balance Charge for accounts receiving social support income & salary below OMR500*	NIL	NIL	NIL
Minimum Balance Charge for account receiving salary OMR 200 or less (Salary Protection Scheme)*	NIL	NIL	NIL
No charges for ATM cash withdrawals / balance inquiry from all banks in Oman.			
No charges for Cash withdrawal from branches			
*In the event salary, pension salary, social support amount was not credited in the account, the normal tariff charges shall apply as per Bank tariff.			
Service charges - dormant savings account			
If balance < OMR 100	OMR 1,000 per Half Year	Bz 050	OMR 1,050 per Half Year
Closure of account			
Within one year of opening account	OMR 3,000	Bz 150	OMR 3,150
After one year of opening account	NIL		NIL
Withdrawals in foreign currency notes	1% (Min OMR 5,000/- per transaction)	0.05% (Min Bz 250 per transaction)	1.05% (Min OMR 5,250/- per transaction)
Withdrawals across the counter in OMR	NIL		NIL
3. Recurring Deposit			
Penalty for early withdrawal			
If break/closed the deposit before end of the period and the deposit rate above 1%	Interest payment may be reduced by 1% p.a. for the period run		Interest payment may be reduced by 1% p.a. for the period run.
4. Call Deposits			
Minimum opening Balance OMR 1000/-			
Call Deposits - Charges for not maintaining minimum balance. If monthly balance is < OMR 100 per month	OMR 2,000 per month	Bz 100	OMR 2,100 per month
Call deposit withdrawal (if notice is less than 24 hour)	OMR 5,000	Bz 250	OMR 5,250
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		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.	OMR 2,000 per month	Bz 100	OMR 2,100 per month
Service charges - FCY Savings Accounts:			
If balance < equivalent of OMR 100 p.m.	OMR 2,000 per month	Bz 100	OMR 2,100 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 2,000 per month	Bz 100	OMR 2,100 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.		No deduction from principal, Interest payment may be reduced by 1% p.a. for the period run.
7. Debit Cards			
Issuance Card Fee	OMR 1,000	Bz 50	OMR 1,050
Issuance Mail Card Fee	NIL		NIL
Annual debit card fee	OMR 1,000	Bz 50	OMR 1,050
Annual Mail Card Fee	NIL		NIL
Additional Card Issuance Fee	OMR 2,000	Bz 100	OMR 2,100
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
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 Q25	Bz 525
Cash withdrawal Fee within Bank ATM	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 52.2
Foreign Exchange Markup Fees	Up-to 3%	NIL	Up-to 3%
8. Business Card (Debit Card)			
Debit Card - Issuance / Replacement / Annual Charges	OMR 10,000	Bz 500	OMR 10,500
9. Credit Cards			
MasterCard World Legend Annual Fee			
Principal card	OMR 250,000	OMR 12,500	OMR 262,500
Supplementary card	OMR 125,000	OMR 6,250	OMR 131,250
Replacement Card Fee (due to loss/physical card damage)	OMR 50,000	OMR 2,500	OMR 52,500
MasterCard World Elite Annual Fee			
Principal card	OMR 60,000	OMR 3,000	OMR 63,000
Supplementary card	OMR 30,000	OMR 1,500	OMR 31,500
Visa Infinite Card Annual Fee			
Principal card	OMR 50,000	OMR 2,500	OMR 52,500
Supplementary card	OMR 25,000	OMR 1,250	OMR 26,250
Mastercard World Card Annual Fee			
Principal card	OMR 40,000	OMR 2,000	OMR 42,000
Supplementary card	OMR 20,000	OMR 1,000	OMR 21,000
Visa Signature Card Annual Fee			
Principal card	OMR 40,000	OMR 2,000	OMR 42,000
Supplementary card	OMR 20,000	OMR 1,000	OMR 21,000
Platinum Card (MasterCard) Annual Fee			
Principal card	OMR 30,000	OMR 1,500	OMR 31,500
Supplementary card	OMR 15,000	Bz 750	OMR 15,750
MasterCard Najm Platinum Annual Fee			
Principal Card Fee	OMR 30,000	OMR 1,500	OMR 31,500
Supplementary Card Fee	OMR 15,000	OMR 0,750	OMR 15,750
MasterCard ValueBack Platinum Annual Fee			
Principal Card Fee	OMR 30,000	OMR 1,500	OMR 31,500
Supplementary Card Fee	OMR 15,000	OMR 0,750	OMR 15,750
Gold (Visa or MasterCard) / Visa Classic & MasterCard Standard Credit Card Annual Fee			
Principal card	OMR 20,000	OMR 1,000	OMR 21,000
Supplementary card	OMR 10,000	Bz 500	OMR 10,500
Internet Card (eCom Card) Annual Fee			
Membership Fee	OMR 12,000	Bz 600	OMR 12,600
Replacement Card Fee (due to loss/physical card damage)	OMR 5,000	Bz 250	OMR 5,250
Applicable Credit Card Charges on all cards			
Interest Rate	1.5% per month		1.5% per month
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
Installment Percentage Change Fee	OMR 2,000	Bz 100	OMR 2,100
Cash Advance Fee (as percentage of total amount) /per transaction	3% or OMR 5,000 whichever is higher	5% VAT Applicable or B.z 250 whichever is higher	5% VAT Applicable or OMR 5,250 whichever is higher
Credit Card Funds Transfer Fee/per transaction	3% or OMR 5,000 whichever is higher	5% VAT Applicable or B.z 250 whichever is higher	5% VAT Applicable or OMR 5,250 whichever is higher
Copy of Sales Voucher (Transaction receipt copy) /per request	OMR 5,000	Bz 250	OMR 5,250
Dispute and Chargeback (2nd request for the same case) /per request	OMR 5,000	Bz 250	OMR 5,250
Foreign Exchange Markup Fee	2.5%	NIL	2.5%
10. Merchant Services (POS and eCommerce Services)			
Retails Merchant	Max 15% or OMR 10,000 per transaction whichever is lower	5%	Bank Charges + 5%
Government Merchant	Max 1% or OMR 5,320 per transaction whichever is lower	5%	Bank Charges + 5%
Exchange House Merchant	Up to 1,000 flat fee of OMR 0.350 /1001 - 5,000 flat fee of OMR 0.750	5%	Bank Charges + 5%
11. Loans			
Deferment of loan installment (at customers request)			
Top Up Loan	OMR 5,000	Bz 250	OMR 5,250
Pre-payment or pre -closure of loan before maturity (before actual due date)	OMR 5,000	1% of the prepaid or foreclosed amount	OMR 5,250
Insurance fees	0.05% of the loan amount, Min 5,000, Max OMR 75,000	0.0525% on the loan amount, Min BZ 250 and Max OMR 3,750	0.0525% on the loan amount, Min OMR 5,250 and Max OMR 78,750
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
Late Payment Fee - Delay in repaying monthly loan installment	1% of delayed installment amount and period	0.05% of delayed installment amount and period	1.05% of delayed installment amount and period
Release of Mortgage against loans	OMR 50,000	OMR 2,500	OMR 52,500
Loan Reschedule	OMR 15,000	Bz 750	OMR 15,750

CATEGORY	CURRENT TARIFF	VAT @5%	REVISED TARIFF
SERVICES			
1. Duplicate Statement			
Up to past 6 months	OMR 1000	Bz 050	OMR 1050
6 months - 1 year	OMR 3000	Bz 150	OMR 3150
Beyond 1 year	OMR 5000	Bz 250	OMR 5250
2. Other Charges			
Credit reports (given) local	OMR 15,000	Bz 750	OMR 15,750
Credit reports (obtained) local	OMR 15,000	Bz 750	OMR 15,750
Credit reports foreign	USD 25,000	USD 1250	USD 26,250
Issuance of No Objection Certificates to other Banks, ROP for release of vehicles/MOCI etc.	OMR 25,000	OMR 1250	OMR 26,250
Roll-over of Short Term Loans	OMR 25,000	OMR 1250	OMR 26,250
Allowing amendments in security terms post acceptance of Facilities Offer Letter	0.25% with minimum of OMR 500,000 + VAT		
Interchangeability of limits/ Interchangeability of limits by group/related company	OMR 25,000	OMR 1,250	OMR 26,250
Utility bill payment - customers	Bz 500	Bz 025	Bz 525
Utility bill payment - non-customers	OMR 1,000	Bz 050	OMR 1,050
Standing instructions (SI) (one time setup charges)	OMR 2,000	Bz 100	OMR 2,100
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 fee
Standing instruction unpaid/rejected (Internal to Third Party / Local Currency Accounts)	OMR 1,000	Bz 050	OMR 1,050
Standing instruction unpaid/rejected (foreign currency accounts)	OMR 2,000	Bz 100	OMR 2,100
Balance Certificate / Turnover Certificate	OMR 2,000	Bz 100	OMR 2,100
No liability Certificate / Housing Loan Eligibility Certificate	OMR 2,000	Bz 100	OMR 2,100
Monthly statement	OMR 5,000 per annum	Bz 250	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	OMR 2,500	OMR 52,500 per annum
Letter / Certificate issued on customer request	OMR 10,000	Bz 500	OMR 10,500
Reference Letters (These charges are on case-to-case basis)			
Standard Letter	OMR 20,000	OMR 1,000	OMR 21,000
Letter for registration issued to PDO/Tender Board/Others.	OMR 50,000	OMR 2,500	OMR 52,500
Letters indicating our willingness to consider project facilities.	OMR 100,000	OMR 5,000	OMR 105,000
Returned Letter or Statement - after two consecutive return of mail statement will be not be printed (except annual statements)	OMR 5,000	Bz 250	OMR 5,250
Account related customer enquiry for transactions older than <2> years /after closure of account	OMR 5,000	Bz 250	OMR 5,250
Cancellation of standing instructions	OMR 2,000	Bz 100	OMR 2,100
Balance confirmation to Auditors	OMR 2,000	Bz 100	OMR 2,100
Renewal of Valuation / Periodic Valuation	OMR 10,000 + actual out of pocket expense	Bz 500	OMR 10,500 + actual out of pocket expense
Charges for delay in submission of progress reports	OMR 10,000	Bz 500	OMR 10,500
Delay in submission of valuation report/copy of insurance policy beyond the agreed date/ grace period of 30 days	Proposed Tariff - 2.50% p.a. + VAT in case of non-compliance, even after the grace period of 30 days from the due date		
Temporary release of Securities	OMR 10,000	Bz 500	OMR 10,500
Cheques - Post Dated Cheques	OMR 5,000	Bz 0.250	OMR 5,250
Permanent release of securities	OMR 50,000	OMR 2,500	OMR 52,500
Temporary Over Draft	OMR 5,000	Bz 250	OMR 5,250
Pledge of Shares Registration	OMR 20,000	OMR 1,000	OMR 21,000
Pledge of Shares Release	OMR 20,000	OMR 1,000	OMR 21,000
Delay in submission of Commercial Registration Certificate	OMR 10,000	Bz 500	OMR 10,500
(more than 30 days after expiry) - Monthly charges			
Delay in submission of Oman Chamber of Commerce Registration Certificate	OMR 10,000	Bz 500	OMR 10,500
(more than 30 days after expiry) - Monthly charges			
Creation or Renewal of Commercial Mortgage	OMR 100,000	OMR 5,000	OMR 105,000
Release of Joint Registration of Shares	OMR 25,000	OMR 1,250	OMR 26,250
Documentation Charges	OMR 250,000	OMR 12,500	OMR 262,500
Signature verification	OMR 5,000	Bz 250	OMR 5,250
Extension of due dates of Term Loan installments	OMR 10,000	Bz 500	OMR 10,500
Non submission of audit reports by due dates	OMR 25,000	OMR 1,250	OMR 26,250
Waiver of Standard Security condition (Valuation, Insurance etc.)	OMR 25,000	OMR 1,250	OMR 26,250
Token charges (security device)	OMR 30,000	OMR 1,500	OMR 31,500
In-Principle (Case to Case Basis)	OMR 1000,000	OMR 50,000	OMR 1050,000
3. Inward Clearing Collection for FCY Cheques			
Commission	OMR 5,000	Bz 250	OMR 5,250
Rejected Inward Clearing FCY Cheques Collection - Commission	OMR 5,000	Bz 250	OMR 5,250
4. Outward Clearing FCY Cheques Collection			
Outward Clearing FCY Cheques Collection	OMR 5,000 + OMR 10,000 as out of pocket expenses	Bz 250 + Bz 500 as out of pocket expenses	OMR 5,250 + OMR 10,500 as out of pocket expenses
5. Remittances			
5.1 Demand Drafts /Payment Orders Charges			
Demand Drafts - account holders	OMR 2,000	Bz 100	OMR 2,100
Cancellation of Demand Draft - (FCY) (At Bank's Buying rate)	OMR 5,000 + Bank's Buy Rate	Bz 250	OMR 5,250 + Bank's Buy rate
Cancellation of Payment Orders	OMR 5,000	Bz 250	OMR 5,250
Payment Orders - account holders	OMR 2,000	Bz 100	OMR 2,100
Stop Payment of Payment Orders	OMR 8,000	Bz 400	OMR 8,400
Enquiry and Follow-up on Outward Remittance in Foreign Currency based on customer request	OMR 15,000	Bz 750	OMR 15,750
Re-issuance of Duplicate Demand Draft (FCY) (at Bank's Buying rate) (cancellation rate = Fx buying rate & re-issuance rate = Fx selling rate-Customer is charged actual out of pocket expense of the difference)	OMR 5,000 + Bank's Buy rate	Bz 250	OMR 5,250 + Bank's Buy rate
Purchase of Foreign Demand Draft / TT	OMR 3,000 + Courier charges	Bz 150	OMR 3,150 + Courier charges
Fund Transfer - Amendment on TT	OMR 3,000	Bz 150	OMR 3,150
Cancellation of Foreign Demand Draft	OMR 10,000	Bz 500	OMR 10,500
5.2 Remittance Charges			
SWIFT Charges shared between remitter and receiver (SHA)	OMR 5,000	Bz 250	OMR 5,250
SWIFT Full Charge on remitter (OUR)	OMR 8+5	Bz 400+250	OMR 13,650
Outward remittances of BUNA Charges shared between remitter and receiver (SHA)	OMR 1,500	Bz 075	OMR 1,575
Outward remittances of BUNA Full Charge on remitter (OUR)	OMR 3,000	Bz 150	OMR 3,150
Outward - customers (ACH/RTGS)	ACH - OMR 1000, RTGS OMR 1000	ACH - Bz 0,050, RTGS Bz 0,050	ACH - OMR 1,050, RTGS OMR 1,050
ACH (Direct Debit/e-Mandate) Per successful mandate registration.	OMR 1,000	Bz 0,050	OMR 1,050
Inward Remittances in Foreign Currency - Non - GCC	OMR 5,000	Bz 250	OMR 5,250
Remittances - Per enquiry on recalling funds	OMR 20,000	OMR 1,000	OMR 21,000
Cancellation Charges (where SWIFT message has not been released)	OMR 15,000	Bz 750	OMR 15,750
Salary Transfers - Rejection due to insufficient balance	OMR 15,000	Bz 750	OMR 15,750
Letters - Insurance Letter (CMA)	OMR 20,000	OMR 1,000	OMR 21,000
6. Safe Deposit Lockers			
Small size - rent per year	OMR 50,000	OMR 2,500	OMR 52,500
Medium size - rent per year	OMR 80,000	OMR 4,000	OMR 84,000
Large size - rent per year	OMR 120,000	OMR 6,000	OMR 126,000
Extra Large Size - rent per year	OMR 150,000	OMR 7,500	OMR 157,500
Security Deposit Locker	A Year Charge of the Locker Size	N/A	A Year charge of the locker size
Replacement of locks for lost key	Actual Out of Pocket Expenses (As agreed with customer)	5% on Actual Out of Pocket Expense	Actual Out of Pocket Expense + VAT
Corporate - Small	OMR 120	OMR 6,000	OMR 126,000
Corporate - Medium	OMR 200	OMR 10,000	OMR 210,000
Corporate - Large	OMR 300	OMR 15,000	OMR 315,000
Corporate - Replacement of Locks for Lost Key	OMR 100	OMR 5,000	OMR 105,000
7. Salary Processing Charges via branches			
Processing charges - Per Salary Month	OMR 1,000	Bz 0,050	OMR 1,050
8. Remote Cheque Capture & Deposit			
Setup fee	OMR 667	OMR 33	OMR 700
Cheque Processing (Inter Bank & Intra Bank)*	Bz 238	Bz 012	Bz 250
Cheque Representation Fee*	Bz 381	Bz 019	Bz 400
9. Internet Banking			
Quick Remittance to India	OMR 2,000	Bz 100	OMR 2,100
Outward Remittance - SWIFT Charges shared between remitter and receiver (SHA)	OMR 2,100	Bz 250	OMR 5,250
Outward Remittance - SWIFT Full Charge on remitter (OUR)	OMR 1,000	Bz 400+250	OMR 13,650
Salary Processing charges: File having only within BankDhofar records	OMR 1,000	Bz 0,050	OMR 1,050
Salary Processing charges: File having within Omani or other banks and BankDhofar records	OMR 1,000	Bz 0,050	OMR 1,050
ACH Charges per transfer	NIL		NIL
RTGS Charges per transfer	NIL		NIL
ACH (Direct Debit/e-Mandate) Per successful mandate registration	OMR 1,000	Bz 0,050	OMR 1,050
Account to Account Transfer	Bz 200	Bz 010	Bz 210
Bulk File processing charge per Bank	OMR 1,750	Bz 87	OMR 1,837
Corporate Internet Banking			
Setup Fee - One-time - Current Tariff	OMR 20,000	OMR 1,000	OMR 21,000
Maintenance Fee - Current Tariff	OMR 16,000	Bz 800	OMR 16,800
10. Mobile Banking			
Outward Remittance - SWIFT Charges shared between remitter and receiver (SHA)	OMR 5,000	Bz 250	OMR 5,250
Outward Remittance - SWIFT Full Charge on remitter (OUR)	OMR 8+5	Bz 400+250	OMR 13,650
Mobile payments within BankDhofar	NIL		NIL
Mobile payments to other Banks	NIL		NIL
ACH Charges per transfer	NIL		NIL
RTGS Charges per transfer	NIL		NIL
ACH (Direct Debit/e-Mandate) Per successful mandate registration	OMR 1,000	Bz 0,050	OMR 1,050
Account to Account Transfer	Bz 200	Bz 010	Bz 210
Western Union Transfer	OMR 2,000	Bz 100	OMR 2,100
Credit Card to Own Account	Trf amount < OMR 100 - charge OMR 5,000 Trf amount > OMR 100 - 3% from the Trf amount	Trf amount < OMR 100 - charge Bz 250 Trf amount > OMR 100 - 0.3% from the trf amount	Trf amount < OMR 100 - charge OMR 5,250 Trf amount > OMR 100 - 3.15% from the trf amount
Instant international remittance			
India	OMR 2,000	Bz 100	OMR 2,100
Bangladesh	OMR 2,000	Bz 100	OMR 2,100
Pakistan	OMR 1,100	Bz 55	OMR 1,155
*No transfer fee for amounts equal to or above the PKR equivalent of USD 200			
11. B2B			
Setup Fee - One time	OMR 667	OMR 33	OMR 700
Maintenance fee	OMR 100	OMR 5	OMR 105