



DESCRIPTION	Amount in OMR unless otherwise mentioned
1. CURRENT ACCOUNT	
Minimum Balance for Account opening	10.000
Minimum Balance Requirement	200.000
Non-maintenance of minimum monthly balance	0.500 Bz. per month
Dormant/Unclaimed balance below OMR 200	2.000 per Year
Cheque book -10 leaves (from second chequebook onwards)	1.000
Cheque book -25 leaves (from second chequebook onwards)	2.000
Cheque book -50 leaves (from second chequebook onwards)	3.000
cheque return -insufficient funds	15.000
Photocopy of paid cheque -up to 1year	2.000
Photocopy of paid cheque -over 1year	3.000
Stop payment instruction	5.000
Account closed within 1 year of opening	3.000
Account closed after 1 year of opening	Free
Counter cheque issuance	1.000
2. SAVINGS ACCOUNT	
Minimum Balance for Account opening	5.000
Minimum Balance Requirement	OMR 100
Non-maintenance of minimum monthly balance	0.500 Bz. per month for regular customers Free from Payroll Accounts
Account closed within 1 year of opening	3.000
Account closed after 1 year of opening	Free
Dormant/unclaimed balance below OMR 100	2.000 per year
Withdrawal against clearing balance	2.000
Pre-closure of Fixed Deposit	1% Per Annum on the run period
3. ATM FACILITY	
Annual Fee	1.000
Re-Issue of PIN code for Debit & Credit Cards	5.000
Debit cards card replacement / duplicate card	2.000
Cash withdrawal at other bank's ATMs within Oman using (OmanNet)	Free
Cash withdrawal at other bank's ATMs outside Oman but within GCC using (GCC Net)	1.000
Cash withdrawal at all other bank's ATMs using (Visa Net or Maestro)	2.000
4. GENERAL CHARGES	
Account balance certificate	2.000
No Liability Certificate	2.000
Balance confirmation to auditor	2.000
Special Clearing	10.000
Safe Keeping of Post Dated Cheques (PDC)	3.000
Standing Instructions / Internal	NIL
Standing Instructions / External	2.000
Standing instruction cancelation	2.000
Unsuccessful Standing instructions for insufficient funds	2.000
Account Statements (duplicate statements issued at the request of customer)	
➤ Up to past 6 months	1.000
➤ Up to 6 months to 1 year	3.000
➤ 1year and above	5.000
Utility bill payment by cash - customer	0.500
Utility bill payment by cash - non-customer	1.000
5. INWARD REMITTANCES	
OMR credit to accounts with other banks	5.000
Foreign Currency (FCY) remittances credit in OMR to accounts with other banks	5.000
Foreign Currency (FCY) remittances credit in Foreign Currency (FCY) to accounts with the bank	Nil
Foreign Currency (FCY) remittances credit in Foreign Currency (FCY) to accounts with other banks	0.5% with maximum of 5 Omani Rials per transaction

DESCRIPTION	Amount in OMR unless otherwise mentioned
6. OUTWARD REMITTANCES	
Demand Draft (DD) / Bankers Cheque Issuance	1.000
Demand Draft (DD) – Foreign Currency (FCY) (AED,AUD,BHD,CAD,CHF,DKK,EUR,GBP,INR,JOD,JPY,KWD,LKFR, NOK, QAR,SAR,SEK, SGD,THB, USD)	1.000
INP online remittance (EkDoTeen)	1.000 per transaction irrespective of amount and beneficiary bank
Telegraphic Transfer (TT) – Local	1.000
Telegraphic Transfer (TT) – Through RTGS	4.250
Telegraphic Transfer (TT) to Other Countries	5.000
Telegraphic Transfer (TT) Gross currency payment	6.000
Stop Payment Demand Draft (DD) / Telegraphic Transfer (TT)	3.000
Demand Draft (DD) / Telegraphic Transfer (TT) cancellation charge	FCY drafts cancellation at Banks buying rate on the cancellation date or the original selling rate whichever is lower + charge of 5 Omani Rials
Travelers Cheque (TC) sales commission	1% with Min. 1 Omani Rial for account holders and 5 Omani Rials for non-customers
7. CHEQUE PURCHASES	
Travelers Cheque (TC) encashment	2.000
Local Currency (LCY) proceeds paid in OMR	5.000
Foreign Currency (FCY) proceeds paid in Foreign Currency (FCY)	1.5% with a maximum of USD 50 and a minimum of USD 25 per transaction + upfront interest at 9% for 15 days
8. OUTWARD CHEQUE FOR COLLECTION	
Local Currency (LCY) cheques	Nil
Foreign Currency (FCY) cheques	1.5% with a maximum of USD 30 and Minimum of USD 25 per Transaction + actual postage expense
Foreign Currency (FCY) cheques return	5.000
Fate inquiry by telex	6.000
Fate inquiry by Airmail	1.000
9. SAFE DEPOSIT LOCKERS	
Initial Deposit	50.000
Small size locker	25.000
Large size locker	60.000
Replacement of locks for the lost key	100.000
10. CREDIT FACILITIES	
Loan TOP-UP Reschedulement charges	10.000
Loan prepayment	1% of outstanding balance
Deferment of loan installments	Deferments offered by the Bank is free - additional deferments at 5 Omani Riyals per Transaction
Temporary overdraft	5 Omani Riyals + applicable interest
Overdraft closure before the agreed tenor	1% of the balance outstanding as on date of closure
Processing fees	Nil
Pledge of shares	10.000
Registration / Release of legal mortgage	Actual charges
Swap of Mulkiya for the housing loans or any loans granted against the mortgage of property/land	25.000
Providing / Obtaining credit reports or trade inquiries	10.000
Penal interest on overdue Overdraft/Loans	3% over the contracted rate