

Card fee

guide



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CARD FEE GUIDE

Type	Visa Infinite	Visa Signature	Visa Platinum	Visa Gold
Annual fee Primary Card	OMR 84	OMR 47.25	OMR 31.5	OMR 10.5
Annual fee Supplementary Card	OMR 63	OMR 26.250	OMR 15.75	OMR 5.25

Sadara, Privilege Banking, Mass & Pensioner segments			
<ul style="list-style-type: none">One Supplementary card is free and 2nd supplementary onwards will be chargedThe First-year Annual fee for the Primary card and one Supplementary Card will be waived subject to the card being activated and used within 3 months from date of issuance. After 3 months, if card is still pending activation and or unused, the annual fee will be applied as per the above table.Infinite card Annual fee are chargeable from date of issuance.For subsequent years, the waiver will depend on the annual spend criteria as mentioned in the annual usage table.			
Minimum annual spend/usage OMR:			
Infinite	Signature	Platinum	Gold
Total annual usage is OMR 3,600 and above	Total usage is OMR 2,500 and above	Total usage is OMR 2,000 and above	Total usage is OMR 1,500 and above
Sadara, Privilege Banking, Mass & Pensioner segments: The annual fee will be waived for the primary card and one supplementary card if the spend limit is reached as per the above table.			

Other Fee	Fee/Charges		
1. Interest rate against salary	1.5% per month		
2. Interest against deposit	1.66% per month		
3. Cash advance fee	3.15% of the amount withdrawn or OMR 2.625 whichever is higher		
4. Replacement card fee	OMR 10.500 (OMR 5.250 for the Sadara segment)		
5. PIN replacement fee	OMR 5.250 (OMR 2.625 for Sadara customers)		
6. Over limit fee	OMR 5.250 per instance		
7. Late payment fee (no payment)	OMR 5.250		
8. Overdue fee (partial payment)	OMR 5.250 per month		
9. Temporary Limit Enhancement (bonus)	OMR 10.500		
10. Foreign transaction fee (applies to all transactions made in currencies other than OMR)	Segment	FX Rate	ERU-FX Rate
	Private Banking	2.5%	2.75%
	Sadara	2.5%	2.75%
	Mazaya	2.75%	2.75%
	Mass	2.75%	2.75%
11. *Credit Shield	<ul style="list-style-type: none">First 3 months are free on all new credit card0.59% fee starting from 4th monthMandatory credit shield at the age of 60 and above		
12. EPP cancellation	1.05% of the amount		
13. Charge back fee	OMR 10.500		
14. Duplicate statement up to 3 months	Nil		
15. Duplicate of statement over 3 months	OMR 0.525		
16. EPP through Mobile Banking	5.25%	6 Months	
	7.35%	12 Months	

*Credit shield will be calculated on the current outstanding

CARD FEE GUIDE

NBO CORPORATE CREDIT CARDS		
Other Fee	Fee/charges	
Annual fee	Visa Business Signature	Visa Business Purchased card
	OMR 36.750	OMR 10.500
Interest Rate	1.66% per month	
Cash advance fee	3.15% of the amount withdrawn or OMR 2.625 whichever is higher	
Replacement fee	OMR 10.500	
Over limit fee	OMR 5.250 per instance	
Late payment fee (no payment)	OMR 5.250	
Overdue fee (partial payment)	OMR 5.250	
Foreign transaction fee (applies to all transaction made in currencies other than OMR)	2.75%	
Charge back fee	OMR 10.500	
Duplicate of statement over 3 months	OMR 1.050 per statement	

NBO DEBIT CARDS			
Issuance fee		OMR 1.050	
Supplementary card fee		OMR 2.100	
Replacement card fee		OMR 2.100	
Charge back fee		OMR 10.500	
Annual fee		OMR 1.050	
Usage on non NBO ATMs	Oman Net	GCC Net	Mastercard / Visa network
Cash withdrawal	OMR 0.105	OMR 0.840	OMR 1.575
Balance enquiry	OMR 0.053	OMR 0.315	OMR 0.525
Mini statement	OMR 0.053	NA	NA
Customer account transfer	OMR 0.525	NA	NA
Account to account transfer (sender)	OMR 0.210	NA	NA
POS transaction	Free	Free	Free
Other Fee		Fee/Charges	
Foreign transaction fee (applies to all transactions made in currencies other than OMR)		2.75% (2.5% for Sadara & Private Banking)	

CARD FEE GUIDE

NBO PREPAID CARDS		
Fees	Badeel Travel Card	Badeel General Purpose Card
Joining Fee	OMR 5.25	OMR 5.25
Supplementary Card Fee	OMR 5.25	OMR 2.100
Card Replacement Fee	OMR 2.100	OMR 2.100
Card Annual / Renewal Fee	OMR 2.100	OMR 2.100
Cash Withdrawal - NBO ATMs	Free	Free
Cash Withdrawal – GCC Network	OMR 1.050	OMR 0.840
Cash Withdrawal –International ATMs	OMR 1.050	OMR 1.575
Cash Withdrawal - Non-NBO ATMs in Oman	Not Accepted	Not Accepted
Card Load / Top up Fee	OMR 0.1575% when re-loading with Omani Rial	0.105% Of reload amount
Card to Card fee	0.1%	0.1%
Card to account fee	OMR 1.050 per transfer	OMR 1.050 per transfer
Cross Currency Mark-up	Nil when transaction currency & card wallet currency is same 0.5% UAE Dirham & Saudi Rial 2% all other available currencies	2.75% of Transaction value where transaction currency is other than OMR
Non-Renewal Charges after Card Expiry*	OMR 1.050	OMR 1.050
Maximum Balance per card	OMR 3000	OMR 1000
Earning Nuqati Reward Points on Local Spends	NA	NA
Earning Nuqati Reward Points on International Spends	Each OMR 1 earn 2 Nuqati point	

* This fee will be applied one month after the expiry date

For more details,
 please call 2477 0000
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