

Schedule of charges (As of January 2025)



PERSONAL ACCOUNTS

Description	Fee/Charges
Savings accounts	
Minimum monthly balance OMR 100 or more	Free
Minimum balance less than OMR 100	OMR 0.525
If the customer's salary is less than OMR 500 or child account then the bank will not deduct the minimum balance charges	
Closure of account - More than one year old	Free
Closure of account - Within one year	OMR 3.150
Half yearly statement charges	Free
Monthly statement charges	OMR 5.525
Weekly statement charges	OMR 21.000
Daily statement charges	OMR 52.500
Dormancy charge - Account with minimum balance of OMR 100	Free
Dormancy charge - Account with balance less than OMR 100	Half year OMR 1.050, Per year OMR 2.100

PERSONAL ACCOUNTS - (Continued)

Description	Fee/Charges
Current accounts	
Minimum monthly balance - OMR 200 or more	Free
Minimum monthly balance - Less than OMR 200	OMR 0.525
Closure of account - More than one year old	Free
Closure of account - Within one year	OMR 3.150
half year statement charges	Free
Monthly statement charges	OMR 5.250
Weekly statement charges	OMR 21.000
Dormancy charge - Account with minimum balance of OMR 100	Free
Dormancy charge - Account with balance less than OMR 100	Half year OMR 1.050, Per year OMR 2.100
Cheque book issuance	
25 leaves	OMR 2.100
50 leaves	OMR 3.150
100 leaves	OMR 5.250

PERSONAL ACCOUNTS - (Continued)

Description	Fee/Charges
Other charges	
Hold mail - Personal Account After 2 consecutive returns of mail statement will not be printed	One time charge OMR 5.250 will be levied
Over one year	OMR 5.250
Duplicate account statement (from the branch)	
1-6 Months	OMR 1.050
6-12 Months	OMR 3.150
Over one year	OMR 5.250
Balance order	
Saving accounts	OMR 10.500 per annum
Current accounts	OMR 10.500 per annum
Standing order	
Outside bank	OMR 2.100 plus applicable telex/ FDD/PO charges*
Within bank	OMR 1.050*
* For each execution, non-execution and cancellation of standing order	

PERSONAL ACCOUNTS - (Continued)

Description	Fee/Charges		
Debit card			
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
POS transaction	Free	Free	Free
Foreign transaction fee (applies to all transactions made in currencies other than OMR)	2.75% (2.5% for Sadara Priority Banking & Private Banking)		

PERSONAL ACCOUNTS - (Continued)

Description	Fee/Charges
Deposits	
Pre-mature withdrawal - fixed deposit	Interest rate prevailing at the time of booking the deposit for the actual period of deposit less 1.05%
Pre-mature withdrawal - call deposit	OMR 5.250 (if notice period is less than 24 hours)
Pre-mature withdrawal - compounding deposit	Interest rate prevailing at the time of booking the deposit for the actual period of deposit less 1.05%

The interest rate payable will be applied on the net amount of the deposit (i.e. Maturity value of the deposit less interest originally paid up-front at the time of booking of deposit.) In case of premature interest calculation will be based on simple interest rate basis.

Retrieval of records (Documents issued by the Bank)	
Up to 1 year	OMR 0.525 per document
1 year onwards	OMR 3.150 per document
Foreign currency accounts Cash withdrawal in foreign currency	1.05% commission on the amount withdrawn
Cash deposit in foreign currency	1.05% commission on the amount deposited (Rial Omani cash withdrawal will not be charged)

PERSONAL LOANS & OVERDRAFTS

Description	Fee/Charges
Processing fee (new)	OMR 26.250
Top-Up	OMR 5.250
Pension rescheduling	OMR 10.500
Remedial "RMS" rescheduling	OMR 5.250
No objection certificate (NOC)	OMR 2.100
Special waiver charge	OMR 5.250 (at customer's request)
Interest	6% per annum
Pre-payment charge	1.05% of the pre-paid amount
Overdue payment charges	1.05% per annum
Insurance fee	0.0525%
Minimum insurance fee	OMR 5.250
Maximum insurance fee	OMR 78.750

HOUSING LOANS

Description	Fee/Charges
Processing fee	OMR 52.500
Interest	Up to 6% per annum
Pre-payment charges	1.05% of the pre-paid amount
Pension Rescheduling	OMR 10.500
Remedial "RMS" rescheduling	OMR 5.250
Overdue payment charges	1.05% per annum on amount overdue
Insurance fee	OMR 0.0525%
Minimum insurance fee	OMR 5.250
Maximum insurance fee	OMR 78.750

CAR LOANS

Description	Fee/Charges
Processing fee	OMR 26.250
Pre-payment charge	1.05% of the pre-paid amount
Overdue payment charges	1.05%
Insurance fee	0.0525%
Minimum insurance fee	OMR 5.250
Maximum insurance fee	OMR 78.750

CREDIT CARDS

Description	Annual Fee			
	Visa Infinite	Visa Signature	Visa Platinum	Visa Gold
Annual fee Primary Card	OMR 94.500	OMR 47.250	OMR 42.000	OMR 21.000
Annual fee Supplementary Card	OMR 63.000	OMR 26.250	OMR 21.000	OMR 15.750

First Year Annual Fee Waiver condition:

- The first-year annual fee for the primary card and one supplementary card will be waived upon activation and usage as per below table within 90 days from the date of issuance. If the card remains inactive beyond 90 days or if the spend condition not met, the annual fee will be applied as per the provided table above.

Product	Minimum Amount of spend within three months to get first year annual fee waiver	Duration
Gold	OMR 100	90 days
Platinum	OMR 250	90 days
Signature	OMR 350	90 days

- Spend based waiver is applicable on Primary Card and one supplementary card, any additional supplementary cards will be charged.
- Subsequent annual fee waivers will be subject to the annual spend criteria outlined in the annual usage table.
- Infinite card annual fees are chargeable from the date of issuance.

Minimum annual spend/usage OMR

Infinite	Signature	Platinum	Gold
Total annual usage is OMR 3,600 and above	Total annual usage is OMR 2,500 and above	Total annual usage is OMR 2,000 and above	Total annual usage is OMR 1,500 and above

Sadara, Privilege Banking, Mass and 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.

CREDIT CARDS - (Continued)

Other Fee	Fee/Charges
Interest rate against salary	1.5% per month
Interest against deposit	1.66% per month
Cash advance fee	3.15% of the amount withdrawn or OMR 3.675 whichever is higher
Replacement card fee	OMR 10.500 (OMR 5.250 for Sadara and Pensioner)
ATM balance inquiry	OMR 1.050
Over limit fee	OMR 5.250 per instance
Late payment fee (no payment)	OMR 5.250 Per month
Overdue fee (partial payment)	OMR 5.250 per month
Temporary Limit Enhancement (bonus)	OMR 10.500
Foreign transaction fee (applies to all transactions made in currencies other than OMR)	2.75% (2.5% for Sadara Priority Banking & Private Banking)
Credit Shield*	First 3 months are free on all new credit card 0.59% fee starting from 4th month Mandatory credit shield at the age of 60 and above
EPP cancellation	1.05% of the amount

CREDIT CARDS - (Continued)

Other Fee	Fee/Charges	
Charge back fee	OMR 10.500	
Duplicate statement up to 3 months	Free	
Duplicate of statement over 3 months	OMR 0.525 per statement	
EPP through Mobile Banking	Months	Applied Fee
	6	5.25%
	12	7.35%

*Credit Shield will be calculated on the current outstanding

CORPORATE CREDIT CARD

Description	Annual Fee	
	Visa Business signature	Visa Business Classic Card
Annual fee (Primary)	OMR 36.750	OMR 10.500
Interest Rate	1.66 % per month	
Cash advance fee	3.15% of the amount withdrawn or OMR 3.675 whichever is higher	
ATM Balance inquiry	OMR 1.050	
Replacement fee	OMR 10.500	
Over limit fee	OMR 5.250 per instance	
Late payment fee (no payment)	OMR 5.250 Per month	
Overdue fee (partial payment)	OMR 5.250 Per month	
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	

BADEEL PREPAID CARDS

Description	Annual Fee	
	Badeel travel	Badeel general
Joining fee	OMR 5.250	OMR 5.250
Supplementary card fee	OMR 5.250	OMR 1.050
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
Balance inquiry international	OMR 1.050	OMR 1.050
Balance inquiry fee Oman Net	Not Accepted	Not accepted
Balance inquiry fee Oman Net GCC	OMR 0.315	OMR 0.315
Statement fee	Free	Free
Card load / Top up fee	0.1575% of Top up Amount for OMR Currency 0.5% on SAR & AED currencies 2% on all other available currencies.	0.105% of top up amount
Card to card fee	Not Applicable	0.105% per transfer
Card to account fee (for non-NBO customers)	OMR 1.050	OMR 1.050

BADEEL PREPAID CARDS (Continued)

Description	Annual Fee	
Cross currency mark-up	Free* when transaction currency and card wallet currency is same. 2.75% when transaction currency and card/wallet currency is not same.	2.75% of transaction value where transaction currency is other than OMR
	Badeel travel	Badeel general
Non-renewal charges after card expiry*	OMR 1.050	OMR 1.050
Charge back fee	OMR 10.500	OMR 10.500
Maximum balance per card	OMR 3000	OMR 1000
Courier fee	OMR 2.625 only applicable for non NBO customers	

REMITTANCE

Description	Fees/Charges
Remittance cancellation	
Pay order	OMR 2.100 (per remittance)
Foreign demand draft	OMR 5.250 (per remittance)
Inward Remittance*	
If paid in OMR	OMR 1.050
If credited in the same currency account with NBO	OMR 1.050
If credited to a foreign currency account with NBO involving currency conversion	OMR 5.250
If paid currency notes other than OMR (Cash transactions)	1.05% commission (Minimum OMR 5.000)
Outward Remittance*	
Real time gross settlement	RTGS (Above OMR 20,000) OMR 4.200
Automated clearing house	ACH (Less than OMR 20,000) OMR 1.050
Remittance inquiry/follow up	
Free	
Instant International transfer* (refer to list of countries on NBO website)	1.575 OMR (Per Transaction) 5.250 OMR through Internet Banking (all countries except India is 1.575)
International transfer	5.250 OMR (Per Transaction)

REMITTANCE - (Continued)

Description	Fees/Charges
Instant International transfer*	OMR 1.575 /-
Non – instant Fund Transfer Non-correspondent bank (Charge incurred by remitter)	OMR 11.950
Foreign currency cheque collection	0.13125% of the amount or OMR 5.250 whichever is higher

* The payment of remittance in the beneficiary country is subject to local laws, practices and levies existing in that country.

DIGITAL PAYMENT FEES (Mobile & Internet Banking)

Service	Fees/Charges		
		Mobile Banking	Internet Banking
Local transfers	1.050 OMR (Per Transaction)	Yes	Yes
Wallet transfer	0.105 BZ (Per Transaction)	Yes	NA
Cheque book request (25 leaves)	2.100 OMR (Per Transaction)	Yes	Yes
Cheque book request (50 leaves)	3.150 OMR (Per Transaction)	Yes	Yes
Stop cheque	5.250 OMR (Per Transaction)	Yes	NA
Standing order	for local 0.525 for International 0.525	Yes	Processed through MB

OPERATING CHARGES

Description	Fees/Charges
Certificate of balance confirmation	
All accounts	OMR 2.100
Audit confirmation of balance	
All accounts	OMR 2.100
Cheque return outward and inward and onus	
Technical reasons for individuals	OMR 10.500
Technical reasons for corporate customers	OMR 15.750
Insufficient funds	OMR 15.750
Details of cheque return to customer	OMR 5.250 per request
Foreign currency outside Oman	Cheque amount of 0.00125 OMR or 13.65 USD, whichever is higher, plus telex charge.
Photocopy of paid cheque	
Up to one year	OMR 2.100
From one year onwards	OMR 3.150
Stop payment of cheque (upon request)	
Single cheque or series of cheques	OMR 5.250

OPERATING CHARGES - (Continued)

Description	Fees/Charges
Collection of cheques	
Inward	Cheque amount of 0.00125 OMR or 13.65 USD, whichever is higher, plus telex charge.
Outward	Cheque amount of 0.00125 OMR or 13.65 USD, whichever is higher, plus telex charge.
Seemles banking (AED cheques)	AED 100
Inward Dairect Debit Mandate return Insufficient funds	OMR 12.630
Special Clearing	
All branches	OMR 7.350
Salary Processing	
Salary to other banks without soft copy	OMR 5.250 per batch per bank
Salary to other banks with soft copy	OMR 3.150 per batch per bank
NBO to other bank using Corporate Internet Banking*	OMR 2.100 per batch
Manual salary through salary section/branches NBO to NBO	OMR 5.250 per batch
NBO to NBO with soft copy	OMR 2.100 per batch
Rejection due to insufficient balance	OMR 15.750 per letter
ATM Card Hot Listing	Free

OTHER CHARGES

Description		Fees/Charges	
Safe Deposit Lockers Annual rent (Main Branch)			
		Other Branches (VAT Inclusive)	Main Branch (VAT Inclusive)
Large		OMR 105.000	OMR 288.75
Medium		OMR 78.750	OMR 157.50
Small		OMR 52.500	
Key Deposit (refundable)		OMR 31.500	OMR 31.500
Lost key replaced / break lock		OMR 105.00	OMR 105.00
Payment of Utility Bills			
Through NBO call centre, ATMs & Netb@nk		Free	
Utility bill payment over the counter			
Illiterate customers		Free	
Literate customers		OMR 0.525 (per bill)	
Non–NBO customers		OMR 1.050 (per bill)	
Caution List Removal			
For individuals		OMR 10.500	
Others		OMR 21.000	

OTHER CHARGES - (Continued)

Description	Fees/Charges
Miscellaneous	
Verification of customer signature	OMR 5.250
Collection documents amendment	OMR 5.250 per amendment
Direct Debit Instruction	One time set up charge of OMR 5.250

Sadara/Private Banking	
Sadara deposit customers that do not maintain an average balance of OMR 30,000 by end of the month	OMR 10.500 by end of the month
Sadara Salary customers that do not credit their salaries of OMR 3,000 or above by the end of the month	OMR 10.500 by end of the month
Sadara Wealth customers that do not maintain an investment portfolio of OMR 30,000 or above or Systematic Investment Plan of OMR 700	OMR 10.500 by end of the month
For Mazaya segment: If the customer does not maintain a minimum balance of deposit OMR 10,000	OMR 5.250 by end of the month

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.
- 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.
- For any clarification regarding the contents of this guide, please call us on: 24770000.
- All above fees and charges are inclusive of Value Added Tax at applicable rates.

