

PERSONAL ACCOUNTS			
Description	Fees/Charges		
Savings accounts			
OMR 100 or more	Free		
Less than OMR 100	OMR 0.525		
If the customer's salary is less than OMR 500 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		
Children's account			
OMR 50 or more	Free		
Less than OMR 50	OMR 0.525		
Pre-closure of Children's Recurring Deposit Account	Accounts that are closed before completing 2 years will be charged OMR 50 and interest will not be accumulated and credited.		
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		
Quarterly statement charges	Free		
Monthly statement charges	OMR 5.250		
Weekly statement charges	OMR 21.000		
Daily statement charges (by fax)	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		
Cheque book issuance			
25 leaves	OMR 2.100		
50 leaves	OMR 3.150		
100 leaves	OMR 5.250		
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			
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
Customer account transfer	OMR 0.525	NA	NA
Account to account transfer (sender)	OMR 0.210	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)		
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	1.05% commission on the amount withdrawn		
Cash withdrawal in foreign currency	1.05% commission on the amount deposited		
Cash deposit in foreign currency	(Rial Omani cash withdrawal will not be charged)		
PERSONAL LOANS & OVERDRAFTS			
Description	Fees / Charges		
Processing fee (new)	OMR 26.250		
Top-Up	OMR 5.250		
Pension rescheduling	OMR 15.750		
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	Fees / 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 15.750		
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		Fees / Charges		
Processing fee		OMR 26.250		
Pre-payment charge		1.05% of the pre-paid amount		
Overdue payment charges		1.05%		
Insurance fee		0.05%		
Minimum insurance fee		OMR. 5.250		
Maximum insurance fee		OMR. 78.750		
CREDIT CARDS				
Type	Visa Infinite	Visa Signature	Visa Platinum	Visa Gold
Annual fee Primary Card	OMR 84.000	OMR 47.250	OMR 31.500	OMR 10.500
Annual fee Supplementary Card	OMR 63.000	OMR 26.250	OMR 15.750	OMR 5.250
Sadara, Privilege Banking, Mass and Pensioner segments				
<ul style="list-style-type: none">One supplementary card is free and 2nd supplementary onwards will be charged.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, annual fee will be applied as per the above table.Infinite card Annual fee are chargeable from date of issuance.For subsequent year, 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 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.				
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 2.625 whichever is higher		
Replacement card fee		OMR 10.500 (OMR 5.250 for Sadara and Pensioner)		
PIN replacement fee		OMR 5.250 (OMR 2.625 for Sadara and Pensioner)		
Over limit fee		OMR 5.250 per instance		
Late payment fee (no payment)		OMR 5.250		
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		
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				
BADEEL PREPAID CARDS				
Description		Badeel Travel	Badeel General	
Joining fee		OMR 5.250	OMR 5.250	
Supplementary card fee		OMR 5.250	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	
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	
Mini statement fee		OMR 1.050	OMR 1.050	
Card load / Top up fee		0.1575% when top-up OMR	0.105% of top up amount	
Card to card fee		Not Applicable	0.105% per transfer	
Card to account fee		OMR 1.050	OMR 1.050	
Cross currency mark-up		Free* when transaction currency and 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	
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 issue commission				
Pay order		OMR 2.100 (per remittance)		
Foreign demand draft		OMR 2.100 (per remittance)		
Foreign demand draft drawn on Non - Correspondent account		OMR 7.350		
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		OMR 2.100		
Automated clearing house		OMR 1.050		
Remittance inquiry/follow up				
All remittances		Free		
Swift/Telex charges				
Within Muscat		OMR 1.050		
Within GCC countries		OMR 5.250		
Other countries		OMR 5.250		
Non - Correspondent countries		OMR 10.500		
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	Fee	Mobile Banking	Internet Banking
Local transfer amount less than OMR 500	0.200 BZ (Per Transaction)	Yes	Yes
Local transfer amount more than OMR 500	1.000 OMR (Per Transaction)	Yes	Yes
Instant international transfer (India, PKR, IND, PHP, UAE, EGP, SRK)	1.575 OMR (Per Transaction)	Yes	5.250 OMR (all countries except India is 1.575)
International transfer - SWIFT	5.250 OMR (Per Transaction)	Yes	Yes
Wallet transfer	0.052 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
Change debit card PIN	0	Yes	NA
Change credit card PIN	0	Yes	NA
Forgot debit card PIN	0	Yes	NA
Forgot credit card PIN	5.250 OMR (Normal) 2.625 OMR (Sadara) (Per Transaction)	Yes	NA
Statement request	Free	Yes	NA
Standing order	1.050 OMR (Per Request)	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			
Details of cheque return to customer - outside Muscat		Free	
Details of cheque return to customer - within Muscat		Free	
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		USD 13.65	
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	
Collection of cheques			
Inward		OMR 2.625	
Outward		OMR 2.625	
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	
OTHER CHARGES			
Description		Fees/Charges	
ATM Card Hot Listing		Free	
Safe Deposit Lockers Annual rent (Main Branch)			
		Renewal Fee (VAT Inclusive)	First year fee (VAT Inclusive)
Large		OMR 288.75	OMR 52.50
Medium		OMR 157.50	OMR 26.25
Key Deposit (refundable)			OMR 31.500
Lost key replaced / break lock			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	
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	
GENERAL TERMS			
1. 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.			
2. Expenses like stamps, postage, cable, fax, etc. that are not included in this guide will be charged whenever incurred.			
3. Details of charges for any products or services not mentioned in this guide will be available on request.			
4. For any clarification regarding the contents of this guide, please call us on: 24770000.			
5. All above fees and charges are inclusive of Value Added Tax at applicable rates.			