

SCHEDULE OF CHARGES (As of January 2022)

PERSONAL ACCOUNTS

Savings Accounts	Fees/Charges
Description	Minimum monthly balance
• OMR 100/- or more	Nil
• Less than OMR 100/-	OMR 0.525/-
Closure of account	
• More than one year old	Nil
• Within one year	OMR 3.150/-
Statement of charges	
• Half yearly statement	Free
• Monthly statement	OMR 5.525/-
• Weekly statement	OMR 21.000/-
• Daily	OMR 52.500/-
Dormancy charge	
• Account with minimum balance of OMR 100/-	Nil
• Account with balance less than OMR 100/-	Half year OMR 1.050, Per year OMR 2.100/-

Current Accounts

Minimum monthly balance	
• OMR 200/- or more	Nil
• Less than OMR 200/-	OMR 0.525
Closure of account	
• More than one year old	Nil
• Within one year	OMR 3.150/-
Statement of charges	
• Quarterly statement	Free
• Monthly statement	OMR 5.250/-
• Weekly statement	OMR 21.000/-
• Daily statement (by fax)	OMR 52.500/-

Charges on dormant accounts

• Account with minimum balance OMR 200/-	Nil
• 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

NBO Debit Card

• Issuance fee	OMR 1.050/-
• Supplementary card fee	OMR 2.100/-
• Replacement card fee	OMR 2.100/-
• PIN replacement fee	OMR 1.050/-
• Charge back fee	OMR 10.500/-
• Annual fee	OMR 1.050/-
• Usage on non NBO ATMs*	

	Oman Net	GCC Net	Mastercard 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)		Free	Free
Other Fee		Fee/Charges	
Foreign transaction fee (applies to all transactions made in currencies other than OMR)		2.750%	

NBO DEPOSITS

Pre-mature Withdrawal	
• Fixed Deposit	Interest rate prevailing at the time of booking the deposit for the actual period of deposit less 1.050%

• Call Deposit	OMR 5.250/- (if notice period is less than 24 hours)
• Compounding Deposit	Interest rate prevailing at the time of booking the deposit for the actual period of deposit less 1.050%

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	1.050% commission on the amount withdrawn
• Cash deposit in foreign currency	1.050% commission on the amount deposited (Rial Omani cash withdrawal will not be charged)

* 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.

DIGITAL PAYMENT FEES (Mobile & Internet Banking)

Services	Available channel	Limit	Duration	Remarks	Fee
Fund Transfer within Account	RIB/MOB	OMR Daily 100,000/-	24/7	Instant	Free
Fund Transfer local	RIB/MOB	OMR Daily 1 to 500	24/7	Instant	OMR 0.210
		OMR 500 to 1000			OMR 1.500
Fund Transfer International	RIB/MOB	OMR Daily 7,500	Working Days until 2PM	3 Working days	OMR 5.250/-
Fund Transfer International (India, PKR, IND, PHP, UAE, EGP, SRK)	MOB	OMR Daily 7,500	24/7	Instant	OMR 1.050/-
CHQ Book Request	RIB/MOB	Leaves 25		3 Working days	OMR 2.100/-
CHQ Book Request	RIB/MOB	Leaves 50		3 Working days	OMR 2.200/-
Person to Person using Baize mobile number *MPCCS* Instant	MOB	Daily 250	24/7	Instant	0.0525
Digital Payment Fees (Mobile & Internet Banking)	aav				

OPERATING CHARGES

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
• Outside Muscat	Free
• Within Muscat	Free
• 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/-
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Collection of cheques

• Inward	OMR 2.625/-
• Outward	OMR 2.625/-

Special Clearing

• All branches	OMR 7.350/-
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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 charges - Main Branch	
• Large Safe Box	OMR 288.750/-
• Small Safe Box	OMR 157.500/-
Safe Deposit Lockers Annual rent charges - Other Branch	
• Large Safe Box	OMR 105.000/-
• Medium Safe Box	OMR 78.750/-
• Small Safe Box	OMR 52.500/-
• Key Deposit (refundable)	OMR 31.500/-
• Lost Key Replaced/Break Lock	OMR 105.000/-
Payment of Utility Bills	
• Through NBO Call Centre, ATMs & Netb@nk	Free

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 210.000/-

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/-

PERSONAL LOANS & OVERDRAFTS

Description	Fees / Charges
• Processing fee (new)	OMR 26.250/-
• Re-scheduling & Top-Up	OMR 5.250/-
• No objection certificate (NOC)	OMR 2.100/-
• Special waiver charge (request)	OMR 5.250/- (at customer's request)
• Interest	6% per annum
• Pre-payment charge	1.050% of the pre-paid amount
• Overdue payment charges	1.050% per annum
• Insurance fee	0.0525% OMR 5.250 OMR 78.750

BADEEL PREPAID CARDS

Fees	Badeel Prepaid Card	Badeel Travel Card	Badeel General Purpose card	Badeel Youth card
Joining Fee	OMR 5.250/-	OMR 5.250/-	OMR 5.250/-	OMR 3.150/-
Supplementary Card Fee	OMR 2.100/-	OMR 5.250/-	NA	NA
Card Replacement Fee	OMR 2.100/-	OMR 2.100/-	OMR 2.100/-	OMR 2.100/-
Card Annual / Renewal Fee	OMR 2.100/-	OMR 2.100/-	OMR 2.100/-	OMR 2.100/-
Cash Withdrawal - NBO ATMs	Free	Free	Free	Free
Cash Withdrawal - CCC Network	OMR 0.840/-	OMR 1.050/-	OMR 0.840/-	OMR 0.840/-
Cash Withdrawal - International ATMs	OMR 1.575/-	OMR 1.050/-	OMR 1.575/-	OMR 1.575/-
Cash Withdrawal - Non-NBO ATMs in Oman	Not Accepted	Not Accepted	Not Accepted	Not Accepted
Card Load / Top up Fee	0.105% of top up amount	0.1575% when reloading	0.1575% of top up amount	0.105% of top up amount
Cross Currency Mark-up	2.750% of Transaction value where transaction currency is other than OMR	Nil* when transaction currency and wallet currency is same 0.5% UAE Dirham & Saudi Rial 2% all other available currencies	2.750% of Transaction value where transaction currency is other than OMR	2.750% of Transaction value where transaction currency is other than OMR
Non-Renewal Charges after Card Expiry	OMR 1.050/-	OMR 1.050/-	OMR 1.050/-	OMR 1.050/-
Charge back fee	OMR 10.500/-	OMR 10.500/-	OMR 10.500/-	OMR 10.500/-
Maximum Balance per card	OMR 1000/-	OMR 3000/-	OMR 1000/-	OMR 500/-

AL MANZEL - HOUSING LOANS

Description	Fees / Charges
• Processing fee	OMR 52.500/-
• Interest	Up to 6% per annum
• Pre-payment charges	1.050% of the pre-paid amount
• Re-scheduling & Top-up	OMR 15.750/-
• Overdue payment charges	1.050% per annum on amount overdue
• Insurance fee	OMR 0.0525% OMR 5.250 OMR 78.750

CREDIT CARDS

	Infinite	Platinum	Titanium	Gold
Primary	OMR 126.000/-	OMR 84.000/-	OMR 52.500/-	OMR 31.500/-
Supplementary	OMR 94.500/-	OMR 68.250/-	OMR 26.250/-	OMR 15.750/-

Sadara Segment

1. Free for life for 1 primary with 3 supplementary for any type of card.

All Other Segments

- 1st year:
 - For Mazaya Segment: free for primary and 1 supplementary.
 - Other segments: as per the above table.
- 2nd Year:

a. 50% waiver of annual fee for 1 primary and 1 supplementary if:

Infinite	Platinum	Titanium	Gold
Total annual usage is OMR 5,000/- to 11,999/-	Total annual usage is OMR4,000/- to 9,999/-	Total annual usage is OMR2,500/- to 5,999/-	Total annual usage is OMR 2,000/- to 4,999/-

b. 100% Waiver of annual fee for 1 Primary and 1 Supplementary if :

Infinite	Platinum	Titanium	Gold
Total annual usage is OMR 12,000/- to above	Total annual usage is OMR10,000/- to above	Total annual usage is OMR 6,000/- to above	Total annual usage is OMR 5,000/- to above

c. Full annual fee will be deducted on all cards if the annual usage is less than above.

3. Additional supplementary cards are chargeable from the first year as per the annual fee table above.

Other Fee	Fee/Charges
1. Interest rate against salary	1.500% per month
2. Interest against deposit	1.660% per month
3. Cash advance fee	3.150% of the amount withdrawn or OMR 2.625 whichever is higher
4. Replacement card fee	OMR 10.500 (OMR 5.250 for the Sadara)
5. PIN replacement fee	OMR 5.250 (OMR 2.625 for Sadara)
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)	2.750%
11. Credit Shield	• First 3 months are free on all new credit card • 0.590% fee starting from 4th month • Mandatory credit shield at the age of 60 and above
12. EPP cancellation	1.050% of the amount
13. Cancellation fee	OMR 26.250
14. Charge back fee	OMR 10.500
15. Duplicate statement up to 3 months	Nil
16. Duplicate of statement over 3 months	OMR 0.525
17. EPP through Mobile Banking	Months Applied Fee 6 5.250% 12 7.350%

PENSIONER CREDIT CARD

	New Fees		
Credit card fees	Platinum	Titanium	Gold
Primary	OMR 42.000/-	OMR 26.250/-	OMR 15.750/-
Supplementary	OMR 31.500/-	OMR 12.600/-	OMR 7.350/-

- 1st year:
 - free for Primary and 1 supplementary.
- 2nd Year:

a. 50% waiver of annual fee for 1 primary and 1 supplementary if:

Card type	Platinum	Titanium	Gold
Annual usage	Total annual usage is OMR4,000/- to 9,999/-	Total annual usage is OMR2,500/- to 5,999/-	Total annual usage is OMR 2,000/- to 4,999/-

b. 100% Waiver of annual fee for 1 Primary and 1 Supplementary if :

Card type	Platinum	Titanium	Gold
Annual usage	Total annual usage is OMR10,000/- to above	Total annual usage is OMR 6,000/- to above	Total annual usage is OMR 5,000/- to above

Cash advance	3.150% of the amount withdrawn or OMR 2.625 whichever is higher
Replacement fee	OMR 5.250/-
PIN replacement via MB	OMR 2.625/-
Over limit Fee	OMR 5.250/-
Over due	OMR 5.250/-
Late payment fee	OMR 5.250/-
Credit shield	0.590%
Foreign transaction fee (applies to all transactions made in currencies other than OMR)	2.750%
EPP cancellation	1.050% of the amount
Cancellation fee	OMR 26.250/-
Charge back fee	OMR 10.500/-
Duplicate statement up to 3 months	Nil
Duplicate of statement over 3 months	OMR 0.525/-
EPP through Mobile Banking	Months Applied Fee 6 5.250% 12 7.350%

REMITTANCE

Description	Fees / Charges
Remittance issue commission	Customers
• Pay order (per remittance)	OMR 2.100/-
• Foreign demand draft (per remittance)	OMR 2.100/-
• Foreign demand draft drawn on Non - Correspondent account	OMR 7.350/-