

# Card fee

*guide*



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البنك الوطني العماني  
**NBO**



## CARD FEE GUIDE

	Infinite	Platinum	Titanium	Gold
Primary	126	84	52.5	31.5
Supplementary	94.5	68.25	26.25	15.75

### Sadara Segment

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

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

- 100% waiver of annual Fee for 1 primary and 1 supplementary if:

Infinite	Platinum	Titanium	Gold
Total annual spend is OMR 12,000/- and above	Total annual spend is OMR 10,000/- and above	Total annual spend is OMR 6,000/- and above	Total annual spend is OMR 5,000/- and above

- Full annual fee will be deducted on all cards if the annual spend is less than above.
- 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	1.5% 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 Cash advance fee	3.15% of the amount withdrawn or OMR 2.625 whichever is higher		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"> <li>First 3 months are free on all new credit card</li> <li>0.59% fee starting from 4th month</li> <li>Mandatory credit shield at the age of 60 and above</li> </ul>		
12. EPP cancellation	1.05% 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	5.25%	6 Months	
	7.35%	12 Months	

## CARD FEE GUIDE

NBO CORPORATE CREDIT CARDS	
Other Fee	Fee/charges
Annual fee (Primary)	OMR 84
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%
Cancellation fee	OMR 26.250 if the entire account will be closed
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		
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
Other Fee	Fee/Charges		
Foreign transaction fee (applies to all transactions made in currencies other than OMR)	2.75%		
EPP through Mobile Banking	5.25%	6 Months	
	7.35%	12 Months	

## CARD FEE GUIDE

### YUMN CREDIT CARD

Card Type	Platinum	Titanium	Gold
Primary	42	26.25	15.75
Supplementary	31.5	12.6	7.35

1. 1st year:
  - a. free for Primary and 1 supplementary.
2. 2nd Year:
  - a. 50% waiver of annual fee for 1 primary and 1 supplementary if:

Card Type	Platinum	Titanium	Gold
Annual Spend	Total annual spend is OMR4000 to 9,999	Total annual spend is OMR2,500 to 5,999/-	Total annual spend is OMR 2,000 to 4,999

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

Annual Spend	Total annual spend is OMR10,000 to above	Total annual spend is OMR 6,000 to above	Total annual spend is OMR 5,000 to above

Cash advance fee	3.15% of the amount withdrawn or OMR 2.625 whichever is higher
Replacement fee	OMR 5.25
PIN replacement via MB	OMR 5.265
Over limit fee	OMR 5.25
Overdue fee	OMR 5.25
Late payment fee	OMR 5.25
Credit shield	0.59%
Cash advance fee	3.15% of the amount withdrawn or OMR 2.625 whichever is higher
Foreign transaction fee (applies to all transactions made in currencies other than OMR)	2.75%
EPP cancellation	1.05% 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

## CARD FEE GUIDE

NBO PREPAID CARDS				
Fees	Badeel Prepaid Card	Badeel Travel Card	Badeel General Purpose Card	Badeel Youth Card
Joining Fee	OMR 5.25	OMR 5.25	OMR 5.25	OMR 3.150
Supplementary Card Fee	OMR 2.100	OMR 5.25	Not Applicable	Not Applicable
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	Not accepted	Free	Free
Cash Withdrawal - GCC 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	OMR 0.1575% when re-loading with Omani Rial	0.1575% of top up amount	0.105% of top up amount
Cross Currency Mark-up	2.75% of Transaction value where transaction currency is other than OMR	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	2.75% 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
Maximum Balance per card	OMR 1000	OMR 3000	OMR 1000	OMR 500
Earning Nuqati Reward Points on Local Spends	Each OMR 10 earns 1 Nuqati point	Each OMR 10 earns 1 Nuqati point	Each OMR 10 earns 1 Nuqati point	Each OMR 10 earns 1 Nuqati point
Earning Nuqati Reward Points on International Spends	Each OMR 1 earns 1 Nuqati point	Each OMR 1 earns 1 Nuqati point	Each OMR 1 earns 1 Nuqati point	Each OMR 1 earns 1 Nuqati point

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

For more details,  
 please call 2477 0000  
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