

وورنا كارتس اريج
SAVE, EARN, WIN

بطاقات
CARDS

CARD FEE GUIDE

For more details,
please call **800 77077**
nbo.om

Terms and conditions apply



البنك الوطني العماني
NBO 

CARD FEE GUIDE

	Infinite	Platinum	Titanium	Gold
Primary	120	80	50	30
Supplementary	90	65	25	15

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 Cash advance fee	3% of the amount withdrawn or OMR 2,500 whichever is higher
4. Replacement card fee	OMR 10 (OMR 5 for the Sadara segment)
5. Over limit fee	OMR 5 per instance
6. Late payment fee (no payment)	OMR 5
7. Overdue fee (partial payment)	OMR 5 per month
8. Temporary Limit Enhancement (bonus)	OMR 10
9. Foreign transaction fee (applies to all transactions made in currencies other than OMR)	2.75%
10. Credit Shield	<ul style="list-style-type: none"> 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
11. EPP cancellation	1% of the amount
12. Cancellation fee	OMR 25
13. Charge back fee	OMR 10
14. Duplicate statement up to 3 months	Nil
15. Duplicate of statement over 3 months	OMR 0.500

CARD FEE GUIDE

NBO CORPORATE CREDIT CARDS

Other Fee	Fee/charges
Annual fee (Primary)	OMR 80
Interest Rate	1.66% per month
Cash advance fee	3% of the amount withdrawn or OMR 2,500 whichever is higher
Replacement fee	OMR 10
Over limit fee	OMR 5 per instance
Late payment fee (no payment)	OMR 5
Overdue fee (partial payment)	OMR 5
Foreign transaction fee (applies to all transaction made in currencies other than OMR)	2.75%
Cancellation fee	OMR 25 if the entire account will be closed
Charge back fee	OMR 10
Duplicate of statement over 3 months	OMR 1 per statement

NBO DEBIT CARDS

Issuance fee	OMR 1		
Supplementary card fee	OMR 2		
Replacement card fee	OMR 2		
Charge back fee	OMR 10		
Annual fee	OMR 1		
Usage on non NBO ATMs	Oman Net	GCC Net	Mastercard network
Cash withdrawal	OMR 0.100	OMR 0.800	OMR 1.500
Balance enquiry	OMR 0.050	OMR 0.300	OMR 0.500
Mini statement	OMR 0.050	NA	NA
Customer account transfer	OMR 0.050	NA	NA
Account to account transfer (sender)	OMR 0.200	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%		

CARD FEE GUIDE

NBO PREPAID CARDS				
Fees	Badeel Prepaid Card	Badeel Travel Card	Badeel General Purpose Card	Badeel Youth Card
Joining Fee	OMR 5	OMR 5	OMR 5	OMR 3
Supplementary Card Fee	OMR 2	OMR 5	Not Applicable	Not Applicable
Card Replacement Fee	OMR 2	OMR 2	OMR 2	OMR 2
Card Annual / Renewal Fee	OMR 2	OMR 2	OMR 2	OMR 2
Cash Withdrawal - NBO ATMs	Free	Free	Free	Free
Cash Withdrawal - GCC Network	OMR 0.800	OMR 1	OMR 0.800	OMR 0.800
Cash Withdrawal - International ATMs	OMR 1.500	OMR 1	OMR 1.500	OMR 1.500
Cash Withdrawal - Non-NBO ATMs in Oman	Not Accepted	Not Accepted	Not Accepted	Not Accepted
Card Load / Top up Fee	0.1% of top up amount	OMR 0.15% when re-loading with Omani Rial	0.15% of top up amount	0.1% of top up amount
Cross Currency Mark-up	2.75% **	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	OMR 1	OMR 1	OMR 1
Maximum Balance per card	OMR 1000	OMR 3000	OMR 10	OMR 10
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

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** of Transaction value where transaction currency is other than OMR

*** Cross Currency mark-up is charged only when the transaction currency is different from available amount on card currency wallet

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

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