

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*

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
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			
Foreign transaction fee (applies to all transactions made in currencies other than OMR)		2.75%	

*For each execution, non-execution and cancellation of standing order

NBO DEPOSITS		
Pre-mature Withdrawal		
• Fixed Deposit	Interest rate prevailing at the time of booking the deposit for the actual period of deposit less 1.05%	OMR 5.250 (if notice period is less than 24 hours)
• Call Deposit	Interest rate prevailing at the time of booking the deposit for the actual period of deposit less 1.05%	
• Compounding Deposit		
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)	

* 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 1.100 OMR 0.210 OMR 1.050
Fund Transfer International	RIB/MOB	OMR Daily 5,000	Working Days until 2PM	3 Working days	OMR 5.250
Fund Transfer International (India, PKR, IND, PHP, UAE, EGP, SRK)	MOB	OMR Daily 5,000	24/7	Instant	OMR 1.575
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 Balize mobile number *MPCSS* Instant	MOB	Daily Limit 1,000	24/7	Instant	OMR 0.052 per transaction

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
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 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 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

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	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%
	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 - 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	0.1575% when reloading OMR	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 and card wallet currency is same	2.75% of Transaction value where transaction currency is other than OMR	2.75% of Transaction value where 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	1.05% of the pre-paid amount			
• Re-scheduling & Top-up	OMR 15.750			
• Overdue payment charges	1.05% per annum on amount overdue			
	OMR 0.0525%			
	OMR 5.250			
	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 processing fees	0.05%
	minimum of OMR. 5.250
	maximum of 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			
1. 1st year:			
a. For Mazaya Segment: free for primary and 1 supplementary.			
b. Other segments: as per the above table.			
2. 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 OMR 4,000 to 9,999	Total annual usage is OMR 2,500 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 OMR 10,000 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	1.5% 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
	OMR 10.500 (OMR 5.250 for the Sadara)
	OMR 5.250 (OMR 2.625 for Sadara)
	OMR 5.250 per instance
4. Replacement card fee	OMR 5.250
5. PIN replacement fee	OMR 5.250 per month
6. Over limit fee	OMR 10.500
7. Late payment fee (no payment)	
8. Overdue fee (partial payment)	
9. Temporary Limit Enhancement (bonus)	
10. Foreign transaction fee (applies to all transactions made in currencies other than OMR)	2.75%
11. 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

PENSIONER CREDIT CARD		
New Fees		
Credit card fees	Platinum	Titanium
Primary	OMR 42.000	OMR 26.250
Supplementary	OMR 31.500	OMR 12.600
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
Annual usage	Total annual usage is OMR 4,000 to 9,999	Total annual usage is OMR 2,500 to 5,999
	OMR 5.250	OMR 2.000 to 4,999
b. 100% Waiver of annual fee for 1 Primary and 1 Supplementary if :		
Card type	Platinum	Titanium
Annual usage	Total annual usage is OMR 10,000 to above	Total annual usage is OMR 6,000 to above
	OMR 5.250	OMR 5,000 to above

REMITTANCE			
Description	Fees / Charges	Customers	
Remittance issue commission			
• 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	
Remittance cancellation			
• Pay order (per remittance)		OMR 2.100	
• Foreign demand draft (per remittance)		OMR 5.250	
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	
• Beneficiary's account with NBO Egypt Branch		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.

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.

