

UPDATED SCHEDULE OF CHARGES (As of April 2016)

PERSONAL ACCOUNTS

Savings Accounts	Fees/Charges
Description	Minimum Monthly balance
• RO 100/- or more	Nil
• Less than RO 100/-	RO 0.500
Closure of account	
• More than one year old	Nil
• Within one year	RO 3/-
Statement charges	
• Half yearly statement	Free
• Monthly statement	RO 5/-
• Weekly statement	RO 20/-
• Daily	RO 50/-
Dormancy charge	
• Account with minimum balance RO 100/-	Nil
• Account without minimum balance RO 100/-	Half year RO 1/-, Per year RO 2/-
Current Accounts	
Minimum Monthly balance	
• RO 200/- or more	Nil
• Less than RO 200/-	RO 0.500
Closure of account	
• More than one year old	Nil
• Within one year	RO 3/-
Statement charges	
• Quarterly statement	Free
• Monthly statement	RO 5/-
• Weekly statement	RO 20/-
• Daily statement (by fax)	RO 50/-
Dormancy charge	
• Account with minimum balance RO 200/-	Nil
• Account without minimum balance RO 200/-	Half years RO 1/- Per year RO 2/-
Cheque book issue	
• 25 leaves	RO 2/-
• 50 leaves	RO 3/-
• 100 leaves	RO 5/-
Other Charges	
Hold mail	
• Personal Account	
After 2 consecutive returns of mail statement will not be printed.	One time charge RO 5/- will be levied.
• One year +	RO 5/-
Duplicate Account Statement (from the branch)	
• 1-6 Months	RO 1/-
• 6-12 Months	RO 3/-
• One year +	RO 5/-
Balance order	
• Saving Accounts	RO 10/- per annum
• Current Accounts	RO 10/- per annum
Standing Order	
• Outside bank	RO 2/- plus applicable telex/FDD/PO charges*
• Inside bank	RO 1/-*
• Cancellation of standing Order	RO 2/-
• Unsuccessful Standing Instruction for Instruction funds	RO 2/-
*For each execution, non-execution and cancellation of standing order	
NBO ATM Card	
• Issue	RO 1/-
• 1st Supplementary card	RO 2/-
• Further Supplementary cards	RO 2/-
• Replacement card	RO 2/-
• Annual fees	RO 1/-
• Balance enquiry on non-NBO ATMs	RO 0.050/-
• Usage on non NBO ATMs	
• MasterCard network	RO 1.500/-
• Oman Net	Cash withdrawal RO 0.100/- Balance enquiry RO 0.050/- Mini statement RO 0.050/- Customer account transfer RO 0.050/- Account to account transfer (sender) RO 0.200/- POS transaction Free
• GCC Net	Cash withdrawal RO 0.800/- Balance enquiry RO 0.300/- POS transaction Free
NBO DEPOSITS	
Premature Withdrawal	
• Fixed Deposit	Interest rate prevailing at the time of booking the deposit for the actual period of deposit less 1%
• Call Deposit	RO 5/- (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%

Retrieval of Records (Documents issued by the Bank)

• Up to 1 year	RO 0.500 per document
• From 1 year to 3 years or more	RO 3/- per document
Foreign Currency Accounts	
• Cash withdrawal in foreign currency	1% commission on the amount withdrawn
• Cash deposit foreign currency	1% commission 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.

OPERATING CHARGES

Description	Fees / Charges
Balance confirmation of certificate	
• All accounts	RO 2/-
Audit confirmation of balance	
• All accounts	RO 2/-
Cheque return outward	
• Technical reasons	RO 5/-
• Insufficient funds	RO 15/-
• Details of cheque return to customer	RO 5/- per request
Cheque return Inward (Return of Cheques deposited by our customers)	
• Outside Muscat	Free
• Within Muscat	Free
• Foreign Currency outside Oman	US\$ 13/-
Photocopy of paid cheque	
• Up to one year	RO 2/-
• From one year onwards	RO 3/-
Stop payment of cheque (per request)	
• Single cheque or series of cheques	RO 5/-
Collection of cheques (Applicable to branches outside Muscat)	
• Inward	RO 0.250/-
• Outward	RO 0.250/-
Special Clearing	
• Sohar and Salalah area branches	RO 7/-
Travelers Cheques	
• Buying (from customers)	RO 2/- per transaction
• Selling	1% of cheque value (min. RO 1/-)
• Verification of customer signature	RO 5/-
• Collection documents amendment	RO 5/- per amendment
• Direct Debit Instruction	One time set up charge of RO 5/-
• Certified cheques - Good for payment	RO 2/- per cheque
Salary Processing	
• Salary with NBO (Inhouse)	RO 1/- per batch
• Salary (Outgoing) with NBO format	RO 2/- per batch per bank
• Salary (Outgoing) other format	RO 3/- per batch per bank

OTHER CHARGES

Description	Fees / Charges
ATM Card Hot Listing	Free
Safe Deposit Lockers Annual rent charges	
• Small	RO 50/-
• Medium	RO 75/-
• Large	RO 100/-
• Key Deposit (refundable)	RO 30/-
• Lost Key replaced/Break Lock	RO 100/-
Payment of Utility Bills	
• Through NBO Call Centre, ATMs & Netb@nk	Free
Over the counter	
• Illiterate customers	Free
• Literate customers	RO 0.500/- (per bill)
• Non-customers	RO 1.000/- (per bill)
Caution List Removal	
• For individual	RO 10/-
• For others	RO 20/-

*Request will be considered on marks

PERSONAL LOANS

Description	Fees / Charges
• Processing fee (New)	RO 25/-
• Rescheduling	RO 5/-
• No objection certificate (NOC)	RO 2/-
• Special waiver charge	RO 5/- (at customer's request)
• Interest	6% per annum
• Prepayment charge	1% of the pre- paid amount
• Overdue payment charges	1% per annum of amount overdue

LOAN AGAINST DEPOSIT

Description	Fees / Charges
• Processing fee (New)	RO 25/-
• Interest	up to 6% per annum depending on the type of deposit
• Rescheduling	RO 5/-
• No objection certificate (NOC)	RO 2/-
• Special waiver charge	RO 5/- (at customer's request)
• Prepayment charge	NIL

AL MANZEL - HOUSING LOANS

Description	Fees / Charges
• Processing fee	RO 50/-
• Interest	Up to 6% per annum
• Pre-payment chares (Only if the loan is being transferred to another bank)	1% of amount per-paid
• Rescheduling charge	RO 5/-
• Overdue payment charges	1% per annum of amount overdue

CREDIT CARDS

Description	Annual Fees (Primary Card)	Annual Fees (Supplementary Card)	Annual Fee (Additional Supplementary Card)
Silver Visa/MasterCard	RO 30/-	RO 20/-	
Gold Visa/MasterCard	RO 50/-	RO 35/-	
Platinum Card	RO 80/-	1 Card free	RO 70/-
Sadara Infinite	Free for life	2 Cards free	RO 120/-
Infinite	RO 120/-	1 Card free	RO 120/-
Mazaya Card	1st year free	1 Card free	RO 70/-

Description	Fees / Charges
• Replacement Card fee	RO 10/-
• Cancellation fee	RO 25/-
• Interest rate	1.5 % per month
• Overdue fees	Up to RO 10/- per month
• Cash advance fees	3% of the amount withdrawn or RO 2.500/- whichever is higher
• Excess over limit charge	RO 5/- per instance
• Duplicate of previous statement	Nil
• Duplicate statement over 3 months	RO. 0.500/- per statement
• Foreign transaction fees (apply to all transactions made in currencies other than OMR)	2.75%

REMITTANCE

Description	Fees / Charges
Remittance issue commission	
Customers	
• Pay order (per remittance)	RO 2/-
• Foreign demand draft (per remittance)	RO 2/-
• Foreign demand draft drawn on Non nostro account	RO 7/-
Remittance cancellation	
Customers	
• Par order (per remittance)	RO 2/-
• Foreign demand draft (per remittance)	RO 5/-
Inward Remittance*	
For Customers only	
• If paid in OMR	RO 1/-
• If credited in the same currency account with us	RO 1/-
• If credited to a foreign currency account with us involving currency conversion	RO 5/-

• If paid currency notes other than OMR (Cash Transactions) 1% commission (Minimum RO 5/-)

• If paid in the form of Traveler cheques Applicable sales commission on TCs. (Minimum RO 5/-)

Outward Remittance*	
• RTGS in OMR	RO 4/-
• ACH in OMR	RO 2/-

Remittance inquiry/follow up	
• All remittances	Free

Swift/Telex charges	
Customers	

• In Muscat	RO 1/-
• In GCC countries	RO 5/-
• Beneficiary's account with any NBO Egypt Branch	RO 5/-
• Beneficiary's account not with any NBO Egypt Branch	RO 5/-
• Other countries	RO 5/-
• Non- Nostro countries	RO 10/-
• Foreign Currency cheque collection	0.125% of the amount or RO 5/- 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: 800 77077 or (+968) 24811711.

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