

## 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: free for primary and 1 supplementary.
- 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 Cash advance fee	3% of the amount withdrawn or OMR 2.500 whichever is higher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
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"> <li>• First 3 months are free on all new credit card</li> <li>• 0.59% fee starting from 4<sup>th</sup> month</li> <li>• Mandatory credit shield at the age of 60 and above</li> </ul>
11. EPP cancellation	1% of the amount
12. Cancellation fee	OMR 25
13. Duplicate statement	Nil
14. Duplicate of statement over 3 months	OMR 0.500 per statement

### NBO DEBIT CARDS

Issuance fee	OMR 1		
Supplementary card fee	OMR 2		
Replacement card fee	OMR 2		
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%		

For more details,  
please call 800 77077  
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Terms and conditions apply

