

# Wholesale Banking Standard Pricing Guide 2021

## Cash Management

Charge Particulars	Charge Amount
<b>ACCOUNT SERVICES</b>	
Account statements other than regular statements	Monthly OMR 5.250 per annum Weekly OMR 21.000 per annum Daily OMR 52.500 per annum
E-Statement (daily, weekly, monthly)	OMR 31.500 per annum
Duplicate statements	6 months OMR 26.250 flat 6 -12 months OMR 52.500 flat Over 12 months OMR 78.750 flat
Account closure	Free, if account operated for more than 1 year OMR 21.500 if account closed within 1 year
Dormant accounts	Free, per year (if account has the prescribed minimum balance) OMR 10.500 per year (if account does not have the minimum balance)
<b>CURRENT ACCOUNTS</b>	
Per month (if balance falls below OMR 200)	OMR 2.100 per month
Per month (if balance falls below AED 2,000)	AED 21.00 per month
Per month (if balance falls below USD 2,000)	USD 10.50 per month
Per month (if balance falls below GBP 2,000)	GBP 5.25 per month
Per month (if balance falls below EUR 2,000)	EUR 10.50 per month
Commission for cash withdrawal in foreign currency (subject to availability of currency)	1% plus 5% VAT
<b>CALL ACCOUNTS</b>	
Per month (if balance falls below OMR 1,000)	OMR 2.100 per month
Per month (if balance falls below AED 10,000)	AED 52.50 per month
Per month (if balance falls below USD 2,000)	USD 21.00 per month
Per month (if balance falls below GBP 2,000)	GBP 15.75 per month
Per month (if balance falls below EUR 2,000)	EUR 21.00 per month
Interest	At agreed rate
<b>CORPORATE CREDIT CARD</b>	
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Cash advance fee	3.15% of the amount withdrawn or OMR 2.625 whichever is higher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
<b>STANDING ORDERS</b>	
Setting up for LCY standing instructions	OMR 15.750 flat
Setting up for FCY standing instructions	OMR 15.750 plus telex charges
Amend and cancelling	OMR 5.250 per instruction
Maintenance fees	OMR 15.750 per annum
<b>BALANCE ORDER</b>	
Setting up balance order instructions	OMR 15.750 flat
Amend and cancelling	OMR 5.250 per instruction
<b>CHEQUE SERVICES</b>	
Ordering cheque book	OMR 2.100 for 25 leaves OMR 3.150 for 50 leaves OMR 5.250 for 100 leaves
Return cheque charges	Returned for want of funds OMR 15.750 Returned for other reasons OMR 10.500
Stop cheque payment instruction	OMR 5.250 per cheque
Special cheque printing handling	OMR 15.750 per order
Photocopy of paid cheque	If the cheque is within one year period OMR 2.100 per cheque If the cheque is more than one year old OMR 3.150 per cheque
Post dated cheques	Handling of post dated cheques (per cheque) OMR 5.250
<b>CREDIT ADMINISTRATION</b>	
Registration of legal mortgage	RO 26.250
Creation or renewal of commercial charge	RO 105.000
Release of legal mortgage	RO 52.500
Release of joint registration of shares	RO 26.250 per request for release of shares
Pledge of shares	RO 26.250 per request for release of shares
Facility administration charges	Commensurate with the type and size of the facility
Documentation charges	RO 262.500
Sanction of new loans	1% Plus 5% Vat of Total amount Minimum RO 262.500
In-principle approvals	RO 1,050.000 To be refunded in the event facility is rejected
Renewing of working capital facilities	0.05% of facility amount plus 5% VAT or minimum RO 262.500
Sanction of new / enhancement in working capital facilities	0.1% of facility amount plus 5% VAT or minimum RO 262.500
Audit balance confirmation letter	OMR 15.750 per company
Bank account confirmation letter	OMR 15.750 per company
No liability letter (NOC)	OMR 15.750 per company
Balance confirmation letter	OMR 15.750 per company
Valid commercial registration certificate not provided more than 45 days after expiring of documents (monthly)	OMR 10.500 per month
Valid Oman chamber of commerce certificate not provided more than 45 days after expiring of documents (monthly)	OMR 10.500 per month
Signature verification	OMR 5.250

Charge Particulars	Charge Amount
<b>CHARGES FOR TRANSACTIONS / SERVICES</b>	
Issue of STL / Rollover of STL	RO 10.500
Extension of due dates of Term Loan installments	RO 10.500
TOD / Adhoc LC / LTR / Adv(O) (sanctioned over & above approved limits)	0.053% Subject to a minimum of RO 52.500
Interchangeability of limits	RO 26.250
Interchangeability of limits by group / related company	RO 26.250
Temporary release of securities	RO 10.500 Per release
Delay in return of the securities (after a grace period of 1 month from agreed date)	RO 10.500 per month
Permanent release of securities	RO 52.250
Non submission of audit reports by due dates	RO 26.250 per month or part thereof
Non submission of contract progress reports (project specific limits) by agreed dates	RO 10.500 per month
Waiver of Standard Security condition (Valuation, Insurance etc.)	RO 26.250
Delay in submission of valuation report / copy of insurance policy beyond the agreed date	RO 10.500 per month
Caution list removal processing	RO 21.000
Special reporting MT940	Setup Fees RO 52.500 Per account RO 15.750 monthly Adding new account RO 10.500 per account Cancellation charges RO 21.000
<b>REMITTANCES SERVICES</b>	
Book transfer within own accounts or NBO	RO 0.210
Central bank transfers within Oman in LCY	OMR 2.100 for amount less than OMR 3,000 (ACH) OMR 4.463 for amount more than OMR 3,000 (RTGS)
Foreign currency transfers in Oman	OMR 10.500
Foreign currency transfers outside Oman	OMR 10.500 excluding corresponding charges if any
Amendments to telegraphic transfers sent	OMR 5.250
Investigation on foreign telex	OMR 36.750
Recalling funds	OMR 21.000
Utility payments	OMR 0.263 for each utility
Manual payment instruction	Returned for insufficient funds RO 15.750 Returned for other reasons RO 10.500
Inward telex transfer	Local currency is FREE Foreign Currency (FCY) remittances credit in OMR to accounts RO 5.250 Foreign Currency (FCY) remittances credit in Foreign Currency (FCY) to accounts RO 5.250
Issuing demand draft	OMR 2.100
Pay order	OMR 2.100
<b>CASH / CHEQUE COLLECTION &amp; DELIVERY SERVICES</b>	
Setup fees	OMR 525.000 on time fees
Collection service per month	OMR 525.000 per location
Delivery service	OMR 26.250 per delivery
Reconciliation reporting services	OMR 21.000 p.a.
<b>COLLECTION AND DELIVERY WITHIN MUSCAT REGION</b>	
Setup fees	OMR 525.000 on time fees
Collection service per month	OMR 525.000 per location
Delivery service	OMR 26.250 per delivery
Reconciliation reporting services	OMR 21.000 p.a.
<b>ONLINE BANKING SERVICES (S@MA)</b>	
Setup Fees	FREE
Monthly maintenance fee	OMR 2.100 per user
Token charges (security device)	OMR 15.750 per user annually
Token courier	FREE in Oman within NBO branches
Reporting upto 12 months in PDF, Excell, MT940	FREE - Real Time Reporting
Bank training	First time for FREE Training on request OMR 30/-
Ordering cheque book	OMR 2.100 for 25 leaves OMR 3.150 for 50 leaves OMR 5.250 for 100 leaves
Book Transfer within own accounts or NBO	FREE
Central Bank transfers within Oman in LCY	OMR 2.100 for amount less than OMR 3,000 (ACH) OMR 4.200 for amount more than OMR 3,000 (RTGS)
Foreign currency transfers in Oman	OMR 5.250
Foreign currency transfers outside Oman	OMR 5.250 excluding corresponding charges if any
Utility payments	FREE
Bulk payments	OMR 1.050 for NBO accounts per batch OMR 2.100 for amount less than OMR 3,000 (ACH) OMR 4.200 for amount more than OMR 3,000 (RTGS) OMR 5.250 for TT excluding corresponding charges if any
Wage protection system (WPS)	FREE for NBO accounts OMR 1.575 (per bank per batch)
Rejection due to insufficient balance	FREE
Return funds handling	OMR 2.100 per employee

### 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
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- 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

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## Trade Finance

### Imports

ACCOUNT SERVICES			
<b>Letter of credit / acceptance</b>	Opening Commission of 0.131% of the credit value per month subject to a minimum 3 months or OMR 26.250 (whichever is higher)	<b>Amendments to transfer of export letter of credit</b>	OMR 10.500
<b>Deferred payment credits</b>	In addition to the opening commission, where Documentary Credits call for Usance drafts, or stipulate deferred payment terms and where the maturity falls beyond the expiry date, 2.52% p.a. or part thereof, from the date of expiry of the Credit to the maturity of the draft or date of payment is applicable. In any event, a minimum of OMR 26.250 will be levied.	<b>Export bills sent for collection</b>	Usance 0.131% p.m Sight 0.131% flat subject to a minimum charges of OMR 26.250
<b>Amendments to letter of credit</b>	If an amendment to a letter of credit involves an increase in the amount of the credit or extension of the expiry date of the credit beyond the initial 3 month period or both commission on such amendments on the same basis as is applicable to the opening of letter of credit with a minimum of OMR 10.500 In case of other amendments a flat commission of OMR 10.500 is applicable	<b>Export acceptance commission</b>	OMR 10.500
<b>Documentary import bills for collection</b>	Sight Flat 0.131% Usance 0.131% p.m. or a minimum of OMR 10.500	<b>Export bill purchase / discounting</b>	Usance 0.131% p.m Sight 0.125% flat subject to a minimum charges of OMR 26.250
<b>Acceptance of usance collection documents</b>	OMR 10.500- plus costs	<b>Amendments to collection instructions</b>	OMR 10.500 plus costs
<b>Avalisation of accepted import collection bills</b>	2.52% p.a.	<b>Checking fee</b>	OMR 5.250 will be charged for each set of discrepant / clean document
<b>Import bill settlement charges</b>	USD 10.50 or equivalent (deducted from proceeds)	<b>Safekeeping charges</b>	USD 52.50 or equivalent per month being safe keeping charges on each export bills remaining unpaid / unaccepted one month after date of receipt of due date of such bills
<b>Import collection document returned or unpaid or transferred to another bank</b>	Handling Charges OMR 10.500 SWIFT OMR 10.500 per message Courier Charges OMR 21.000	<b>BANK GURANTEES</b>	
<b>Shipping guarantees / delivery orders</b>	- Under LC flat OMR 10.500 - Collection flat 0.131% on bills amount or minimum RO 10.500	<b>Bid bonds</b>	A commission of 0.131% p.m or part thereof (Min 3 months) or OMR 21.000 which ever is higher. Commission is charged in advance and will include any period allowed for presentation of claims
<b>Letter of credit / amendments advised through courier</b>	OMR 15.750	<b>Performance bonds</b>	A commission of 0.131% p.m or part thereof (Min 3 months) or OMR 21.000 which ever is higher. Commission is charged in advance and will include any period allowed for presentation of claims
<b>Pre-advise / amendment advised by telex / swift</b>	OMR 10.500	<b>Advance Payment guarantees</b>	A commission of 2.52% p.a. or part thereof (Min 3 months) or OMR 10.500 which ever is higher. Commission is charged in advance and will include any period allowed for presentation of claims
<b>Letter of credit advised by a full telex / swift</b>	NBO Customers OMR 15.750 Non NBO customers OMR 26.250	<b>Payments / Financial guarantees</b>	A commission of 2.52% p.a. or part thereof (Min 3 months) or OMR 21.000 which ever is higher. Commission is charged in advance and will include any period allowed for presentation of claims
<b>Discrepancy fee on each set of discrepant documents</b>	USD 63.00 will be charged for each set of discrepant document from the proceeds or claimed from the negotiating bank, as appropriate, except where all the charges are on account of applicant	<b>Amendment to guarantee</b>	Amendments to guarantees are charged on the same basis as is applicable to the original issuance of the guarantee, where extension / increase in amount is involved. A flat fee of OMR 21.000 Commission is charged in advance for periods of six months each where open-ended / auto renewable guarantees are issued.
<b>Reimbursement charges</b>	USD 84.00 or equivalent on each negotiation	<b>Processing of non standard guarantees</b>	OMR 10.500
<b>Supplier finance</b>	Handling fees flat fee OMR 15.750 Swift Charges OMR 5.250	<b>Shipping guarantees not returned within 30 days of issuance</b>	OMR 15.750 for every month outstanding
<b>Safekeeping charges</b>	USD 52.50 or equivalent per month being safe keeping charges on each import bills remaining unpaid / unaccepted one month after date of receipt of due date of such bills	<b>BANK TO BANK REIMBURSEMENTS</b>	
<b>Early / partial payment for letter against trust receipt</b>	OMR 15.750 per Request	<b>Courier charges</b>	Gulf Countries OMR 15.750 Others OMR 26.250
<b>Miscellaneous pricing on import letter of credit documents</b>	Opening / amendment commission is charged upfront in full at the time of establishment once established no refund of collected commission is affected. A flat fee of OMR 10.500 will be charged if credits are cancelled The validity of a credit commences from the date of issuance till expiry date If excess drawings such as a variance of + 10% is permissible commission on such is levied upfront Letter of credit with non standard / long texts are issued at an additional flat fee of OMR 10.500	<b>Postage charges</b>	OMR 4.200
<b>EXPORTS</b>		<b>Swift within Oman</b>	OMR 5.250
<b>Pre-advise of letter of credit</b>	OMR 10.500	<b>Swift outside Oman</b>	OMR 10.500
<b>Advise of documentary credit / amendment</b>	OMR 26.250	<b>Handling fee</b>	OMR 15.750
<b>Amendment of letter of credit</b>	Same as opening charges minimum RO 26.250 + SWIFT charges	<b>Invoices / LPO / acceptances discounted</b>	A commission of 0.131% subject to a min OMR 10.500
<b>Negotiation / handling of letter of credit opened by other banks / branches</b>	A commission of 0.131% on the face value of the bill subject to a minimum of OMR 10.500	<b>Draft document collection</b>	OMR 10.500 per request
<b>Confirmation of letter of credit opened by other banks / branches</b>	0.262% for 3 months minimum OMR 26.250 whichever is higher	<b>Bills of lading consigned to the bank for collection documents</b>	USD 157.50 on the drawer
<b>Silent confirmation</b>	Upfront charges on the face value of the credit for 3 months subject to a minimum of 0.262% or OMR 26.250 (whichever is higher)	<b>Issuing guarantee bonds against margin for non facility customers</b>	0.131% p.m. or minimum charges RO 52.500
<b>Transfer of export letter of credit</b>	A commission of 0.262% subject to a minimum of OMR 10.500 for each transfer.	<b>Past due interest rate</b>	18% per annum
		<b>LBD handling charges</b>	OMR 15.750 flat fees
		<b>Re-issuance of guarantee of document collection</b>	OMR 15.750
		<b>Document collection usance acceptance</b>	0.131% p.m. , or minimum OMR 26.250
		<b>Charges for chasers</b>	OMR 10.500
		<b>Direct collection from beneficiary directly</b>	Handling charges USD 210.00 + Cables charges
		<b>Document collection not collected within 15 calender days from intimation</b>	OMR 15.750 per month
		<b>Direct collection</b>	Commission charge 0.262% flat or minimum OMR 31.500-

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