



Maisarah schedule of charges

CATEGORY	PROPOSED TARIFF
PRODUCTS	
1. Current Account	
Service charges for active current accounts: If balance < OMR 200 p.m. (Recovered by system)	Bz. 500 Per Month
Service charges for dormant current account: If balance < Min as above (Recovered by system)	OMR 2.000 Per Annum
Closure of account: Within one year of opening Account After one year of opening Account	OMR 3.000 NIL
Cheque Book Charges: Cheque Book 25 Leaves (Personal) Cheque Book 50 Leaves (Corporate)	OMR 2.000 OMR 3.000
1.1 Other charges:	
Counter Cheque charges	OMR 1.000
Cheque Returned Charges (No Funds)	OMR 15.000
Cheque Returned Charges (Other reasons)	OMR 5.000
Stop Payment (either single cheque or bunch of serially numbered cheques)	OMR 5.000
Special Clearing	OMR 10 for all
Photocopies of cheques/vouchers: Up to 1 Year	OMR 2.000 per cheque
Photocopies of cheques/vouchers: More than 1 Year	OMR 3.000 per cheque
Processing of requests for removal of customer name from CBO Caution List (Individual Account)	OMR 10
Processing of requests for removal of customer name from CBO Caution List (Business Account).	OMR 20
2. Savings Account	
Minimum balance for account opening	NIL
Profit Rate	Rates are subject to change from time to time. And will be distributed as per announced profit sharing ratio & weightages
Service charges - active savings accounts: If balance < OMR 100 p.m. (Recovered by system)	Bz. 500 Per Month
Service charges - dormant savings account: If balance < OMR 100)	OMR 2.000 Per Annum
Closure of account: Within one year of opening Account After one year of opening Account	OMR 3.000 NIL
Withdrawals in Foreign currency notes	1% (Min OMR 5/- per transaction)
Withdrawals across the counter in OMR	NIL
3. Fixed Deposit	
Minimum Deposit to open Account	OMR 1,000/-
Tenor Available for Investment	Min. 1 Month / Max. 60 Months
Minimum Tenor for Profit Payment	1 Month
Premature Encashment / Early Termination	No Profit Paid if Encashed before 1 month. After one Month but before maturity will attract the rate of the lower tenor applicable to the actual period of deposit
4. Foreign Currency Accounts	
Service charges - FCY Current Accounts: If balance < equivalent of OMR 200 p.m. (Recovered by system)	Bz. 500 Per Month
Service Charges - FCY Savings Accounts: If balance < equivalent of OMR 100 p.m. (Recovered by system)	Bz. 500 Per Month
5. Visa ATM Debit Card	
New Card	OMR 1.000
Annual Debit Card Fee	OMR 1.000
Supplementary Card	OMR 2.000
Replacement Card (Due to Loss/physical card damage)	OMR 2.000
Using other bank ATMs inside Oman	Bz. 100
Using ATMs within GCC Countries	OMR 1.000 Per Transaction GCC Net
Cash withdrawal through Visa Net	OMR 2.000 Per Transaction
6. Consumer Banking	
Auto Finance Processing Fee	OMR 25
Goods Murabaha Processing Fee	OMR 25
Property Finance Processing Fee	OMR 50
Early Purchase of Unit Share	1% appreciated value of Unit Price per unit purchased
Home Finance Application Processing Fee	OMR 50
Early Purchase of Property (termination of Ijarah Contract)	1% + Outsanding Amount
No Objection Certificate (NOC) Issuance charges	OMR 2.000 per case
Late Payment Fee (To be credited to Charity Account)	1% per day of overdue amount

CATEGORY	PROPOSED TARIFF
SERVICES	
1. Duplicate Statement	
Up to past 6 months	OMR 1.000
6 months - 1 year	OMR 3.000
1 year - and Above	OMR 5.000
2. Other Charges	
Credit reports (given) local	OMR 10.000
Credit reports (obtained) local	OMR 10.000
Credit reports foreign	USD 25.000
Utility Bill payment - Customers	Bz. 500
Utility Bill payment - Non-Customers	OMR 1.000
Standing instructions (Internal - to third party)	OMR 1.000
Standing Instructions (paid) per transaction (Local & Foreign Currency accounts)	OMR 2.000 + PO / DD / TT fee
Standing Instruction (unpaid) (Local & Foreign Currency accounts)	OMR 1.000 per occasion
Balance Certificate	OMR 2.000
No Liability Certificate	OMR 2.000
Confirmation of balance to auditors	OMR 2.000
3. Inward Clean Collection	
Commission	Bz 250
Cheque Returned	NIL
4. Outward Clean Collection	
To GCC Countries	OMR 3.750
Outside GCC Countries	OMR 3.750
Post-dated cheques	OMR 3.000 / Cheque
5. Remittances	
Demand Drafts - Account Holders	OMR 2.000
Demand Drafts - Non-account holders	OMR 2.000
Payment Orders - Account Holders	OMR 2.000
Payment Orders - Non-account holders	OMR 2.000
Cancellation of Demand Draft - Account Holder	At Bank's buying rate + OMR 2.000
Cancellation of Demand Draft - Non-account Holder	At Bank's buying rate + OMR 5.000
Stop Payment of Demand Draft / TT	OMR 3.000 + Telex + Correspondent's charges
Purchase of Foreign Demand Draft / TT	OMR 3.000 + Courier charges
6. Telex Charges	
Inland Oman - Customers (ACH/RTGS)	OMR 1.750
Inland Oman - Non-Customers (ACH/RTGS)	OMR 1.750
GCC Countries - Customers (GCC Transfer)	OMR 5.000
GCC Countries - Non-Customers (GCC Transfer)	OMR 5.000
Other Countries - Customers (Oversea Transfer)	OMR 5.000
Other Countries - Non-Customers(Oversea Transfer)	OMR 5.000
In case the charges are borne on the applicant, i.e. OUR in the Swift messages, the following are the foreign banks' charges which will need to be debited (manually) upfront at the time of remittance, this is in addition to Bank Dhofar's charges mentioned above, as this is the foreign bank's charges	
Currency - Destined Country/ Foreign Correspondant Bank	Charges per Item
USD - Wells Fargo	• USD 5.50
EUR - Payment on Banks in Germany - Through Commerz Bank	• EUR 6.00 for any amount less than EUR 2,500 • EUR 12.00 if amounts are less than EUR 12,500 • EUR 25.00 if amounts are less than EUR 50,000 • EUR 75.00 if amounts are more than EUR 50,000
GBP - Llyods	• GBP 6 if amounts are less than GBP 150 • GBP 12 if amounts are more than GBP 150
INR - ICICI	• INR 100 per item
AED - Abu Dhabi Commercial Bank	• AED 40 per item
SAR - Saudi Hollandi Bank	• SAR 25 per item