

TARIFF LIST

CATEGORY	TARIFF
PRODUCTS	
1. Current Account	
Service charges for active current accounts: If balance < OMR 200 p.m.	Bz. 500 Per Month
Service charges for dormant current account: If balance < Min as above	OMR 1,000 per Half Year
Closure of account:	
Within one year of opening Account	OMR 3,000
After one year of opening Account	NIL
Cheque Book Charges:	
Cheque Book 25 Leaves (Personal)	OMR 2,000
Cheque Book 50 Leaves (Corporate)	OMR 3,000
1.1 Other Charges:	
Cheque Returned Charges (No Funds)	OMR 15,000
Cheque Returned Charges (Other reasons)	OMR 10,000
Stop Payment (either single cheque or bunch of serially numbered cheques)	OMR 5,000
Special Clearing Cheque	OMR 10,000
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
1.2 Ameen Investment Account (Wakala Call Account)	
Cheque Book Charges:	
Cheque Book 25 Leaves	OMR 2,000
Cheque Book 50 Leaves	OMR 3,000
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.	Bz. 500 Per Month
Service charges - dormant savings account: If balance < OMR 100	OMR 1,000 per Half Year
Closure of account:	
Within one year of opening Account	OMR 3,000
After one year of opening Account	NIL
Withdrawals in Foreign currency notes	1% (Minimum OMR 5/- per transaction)
3. Fixed Deposit	
3.1 Mudaraba 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
3.2 Ameen Term Deposit (Wakala)	
Minimum Deposit to open Account	OMR 1,000/-
Tenor Available for Investment	1 day to 60 Months
Premature Encashment / Early Termination	Allowed with 5 working days' notice at adjusted or without any profit at bank's discretion.
4. Foreign Currency Accounts	
Service charges - FCY Current Accounts: If balance < equivalent of OMR 200 p.m.	Bz. 500 Per Month
Service Charges - FCY Savings Accounts: If balance < equivalent of OMR 100 p.m.	Bz. 500 Per Month
Service Charges - FCY Current Account Dormant : If balance < equivalent of OMR 200 p.m.	OMR 1,000 per Half Year
Service Charges - FCY Saving Account Dormant : If balance < equivalent of OMR 100 p.m.	OMR 1,000 per Half Year

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PRODUCTS	
5. 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 / GCCNet cash withdrawal	Bz. 800
Cash withdrawal through Visa Net	OMR 2,000
Re- issue of Pin - ATM Debit Card	OMR 1,000
6. Consumer Banking	
Auto Finance Processing Fee	OMR 25,000
Goods Finance Processing Fee	OMR 25,000
Education Finance Processing Fees	OMR 10,000
Personal Finance Processing Fees	OMR 25,000
Personal Finance Top up Fees	OMR 10,000
Travel Finance Processing Fee	OMR 15,000
Property Finance Processing Fee	OMR 50,000
Early Purchase of Unit Share	1% appreciated value of Unit Price per unit purchased
Home Finance Processing Fee	OMR 50,000
Early Purchase of Property (Termination of Ijarah Contract)	Outstanding Amount + 1%
No Objection Certificate (NOC)	OMR 2,000
Outstanding Letter Issuance	OMR 2,000
Late Payment Fee (To be credited to Charity Account)	1% per day of overdue amount
7. Credit Card	
Maisarah Gold Card Annual Fee	OMR 20,000
Maisarah Titanium Card Annual Fee	OMR 50,000
Maisarah Gold Card Monthly Fee	OMR 10,000
Maisarah Titanium Card Monthly Fee	OMR 25,000
Fee for non OMR transactions (Foreign Exchange markup %)	1.5% over MasterCard rate
Cash Advance Fee (Fixed Fee; irrelevant of cash withdrawal amount)	OMR 3,000
Late payment charges - Donate to Charity	1% over the overdue amount
Over limit charge - Donate to Charity	OMR 5,000
Supplementary Card Issuance Fee for Gold / Titanium	OMR 5,000
Supplementary card annual fee for Titanium Card	OMR 20,000
Supplementary card annual fee for Gold Card	OMR 10,000
Supplementary card monthly fee	NIL
Card replacement/re-issuance fee	OMR 15,000
Duplicate statement	OMR 5,000
PIN re-issuance	OMR 5,000

CATEGORY	TARIFF
SERVICES	
1. Statement	
Duplicate Statement (Up to past 6 months)	OMR 1,000
Duplicate Statement (6 months - 1 year)	OMR 3,000
Duplicate Statement (1 year - and Above)	OMR 5,000
Monthly Statement	5,000 Per Annum
Weekly Statement	20,000 Per Annum
Daily Statement	50,000 Per Annum
2. Inward Clean Collection	
Commission	Bz 500
Cheque Returned	NIL
3. Outward Clean Collection	
To GCC Countries	OMR 3,750
Outside GCC Countries	OMR 3,750
Post-dated cheques	OMR 3,000 / Cheque
4. Remittances	
Demand Draft Issuance	OMR 2,000
Payment Order Issuance	OMR 2,000
Cancellation of Demand Draft - Account Holder	At Bank's buying rate + OMR 2.00
Cancellation of Demand Draft - Non-account Holder	At Bank's buying rate + OMR 5.00
Stop Payment of Demand Draft / TT	OMR 3,000 + Telex + Correspondent's charges
Purchase of Foreign Demand Draft / TT	OMR 3,000 + Courier charges

CATEGORY	TARIFF
SERVICES	
5. 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 (Overseas Transfer)	OMR 5,000
Other Countries - Non-Customers (Overseas Transfer)	OMR 5,000
Inward credits to accounts - Local ACH	OMR 1,000
Inward credits to accounts - Local RTGS	OMR 1,000
Inward credits to accounts - Foreign (TTs)	OMR 5,000
6. 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
Remove from CBO Caution list	Retail - OMR 10 Corporate - OMR 20
Issuance of Facility Outstanding letter to Corporate Customers	OMR 10,000

CATEGORY	TARIFF
TRADE FINANCE	
1. Cable / SWIFT / Telex Charges	
MT799 / MT999 - Free Format Message	OMR 10
MT700 - LC Issuance	OMR 21
MT707 - LC Amendment	OMR 15
MT754 / MT752 / MT750 / MT742 / MT734 - Documents under LC	OMR 12
MT760 - Guarantee / SBLC issuance Outside GCC	OMR 21
MT760 - Guarantee / SBLC issuance within GCC	OMR 21
MT767 - Amendment to Guarantee / SBLC	OMR 15
Other SWIFT message types	OMR 10
Postage Charges	OMR 2
Postage Charges - International	OMR 5
Courier Charges - International	OMR 20
Courier Charges - Gulf	OMR 15
2. Letter of Credit (Imports)	
LC Opening Commission	From 0- 1 Million - OMR 20,000 1 - 2 Million - OMR 40,000 2-8 Million - OMR 160,000 8-10 Million - OMR 200,000 10-15 Million - OMR 300,000 15-25 Million - OMR 500,000 25 - 50 Million - OMR 1,000,000
LC Amendment	
Increase of amount / extension	Same as opening charges, OR Minimum OMR 10 + SWIFT
Terms & condition & other amendments	OMR 10 + SWIFT
Acceptance commission	Same as opening charges, OR Minimum OMR 10/- + SWIFT
Cancellation of LC	OMR 10/- + SWIFT
Discrepant document fee (payable by beneficiary)	USD130 + SWIFT
Charges in lieu of exchange	Same as opening charges, OR Minimum OMR 15
Document handling charges under sight LC issued by us	OMR 10,000
Revolving LC	Same as opening charges, OR Minimum OMR 15
Reimbursement Charges	OMR 10,000

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TRADE FINANCE	
3. Letter of Credit (Exports) Advising LC	
Customer	OMR 10/- + OMR 2/- postage
Non Customer	OMR 20/- + OMR 2/- postage
Advising Amendment	
Customer	OMR 5/- + OMR 2/- postage
Non Customer	OMR 10/- + OMR 2/- postage
Adding Confirmation	Same as opening charges, OR Minimum OMR 25
Transferable LC charges	0.125% of opening charges, OR Minimum OMR 25 for Transfer without substitution / Minimum RO50 for transfer with substitution
Negotiation Charges	Same as opening charges, OR Minimum OMR 12,000 + Courier + Swift
Acceptance Charges	Same as opening charges, OR Minimum OMR 12,000
Cancellation of Export LC	OMR 10,000 + SWIFT
4. Documentary or Clean Bills/Collections	
Inward Collection Handling Charges	Bills upto OMR 10,000 - charges same as opening charges OR Minimum OMR 10 Bills above OMR 10,000 - charges same as opening charges, OR Minimum OMR 12
Reminders / Messages	OMR 10 per message
Avalization	As per sanction, OR Minimum OMR 15,000
Outward Collection	Bills upto OMR 10,000 - charges same as opening charges, OR Minimum OMR 10 Bills above OMR 10,000 - charges same as opening charges, OR Minimum OMR 12
5. Letter of Guarantee (LG)	
LG Charges for the following type of Guranetees -	From 0- 1 Million - OMR 24,000
1. Bid Bonds	1 - 2 Million - OMR 48,000
2. Performance Bonds	2-8 Million - OMR 192,000
3. Advance Payment Guarantee	8-10 Million - OMR 240,000
4. Payment/ Financial Guarantee	10-15 Million - OMR 360,000
	15-25 Million - OMR 600,000
	25 - 50 Million - OMR 1,200,000
Shipping Guarantee (Under LC with 100% cash margin)	OMR 15,000
Shipping Guarantee (Not under LC)	As per above Schedule of Charges, OR Minimum OMR 20,000
Certificate of Origin Guarantee	OMR 3,000
Certificate of Origin Guarantee (payment to ROP)	OMR 1,000