

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 5,000 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

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	OMR 5,000 Per Annum
Weekly Statement	OMR 20,000 Per Annum
Daily Statement	OMR 50,000 Per Annum
2. Inward Clean Collection	
Commission	Bz 500
Cheque Returned	NIL
Inward Clean Collection	Bz 500
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
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
TRADE FINANCE	
1. Cable / SWIFT / Telex Charges	
MT799 / MT999 - Free Format Message	OMR 10,000
MT707 - LC Amendment	OMR 15,000
MT754 / MT752 / MT750 / MT742 / MT734 - Documents under LC	OMR 12,000
MT767 - Amendment to Guarantee / SBLC	OMR 15,000
Other SWIFT message types	OMR 10,000
Postage Charges	OMR 2,000
Postage Charges - International	OMR 5,000
Courier Charges - International	OMR 20,000
Courier Charges - Gulf	OMR 15,000
MT700 - LC Issuance	OMR 25,000
MT760 - Guarantee / SBLC issuance Outside GCC	OMR 25,000
MT760 - Guarantee / SBLC issuance within GCC	OMR 25,000
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	
Minimum Issuance Charges	OMR 20,000
Increase of amount / extension	Same as opening charges, OR Minimum OMR 10,000 + SWIFT
Terms & condition & other amendments	OMR 10,000 + SWIFT
Acceptance commission	Same as opening charges, OR Minimum OMR 20/- + SWIFT
Cancellation of LC	OMR 10,000 + SWIFT
Discrepant document fee (payable by beneficiary)	USD130 + SWIFT
Charges in lieu of exchange	Same as opening charges, OR Minimum OMR 15,000
Document handling charges under sight LC issued by us	OMR 10,000
Revolving LC	Same as opening charges, OR Minimum OMR 15,000
Reimbursement Charges	Local OMR 10,000 and International - USD 140 or equivalent

CATEGORY	TARIFF
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
Balance Enquiry - Outside Oman (through ATMs with GCC net logo)	Bz. 300
Balance Enquiry - Outside Oman & GCC (through ATMs)	Bz. 300
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 annum of overdue amount on per day basis.
Consultant & Contractor Registration Fee	OMR 25,000
Consultant & Contractor Renewal Fee annual	OMR 15,000
Request for additional Mulkia Copy	OMR 2,000
Amendments on the existing Mortgage Mulkia	OMR 10,000
Release of Legal Mortgage	OMR 50,000
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 10,000
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	
5. Telex Charges	
Inland Oman - (ACH)	OMR 1,750
Inland Oman - (RTGS)	OMR 4,250
GCC Countries - (GCC Transfer)	OMR 5,000
Other Countries - (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
Cancellation of standing instructions	OMR 2,000
OmanNet Account to Account Transfer (Sender) - Mobile Banking	Bz. 200

CATEGORY	TARIFF
TRADE FINANCE	
3. Letter of Credit (Exports) Advising LC	
Customer	OMR 15,000+ OMR 2,000 postage
Non Customer	OMR 25,000 + OMR 2,000 postage
Advising Amendment	
Customer	OMR 10,000 + OMR 2,000 postage
Non Customer	OMR 15,000 + OMR 2,000 postage
Adding Confirmation	Same as opening charges, OR Minimum OMR 25,000
Transferable LC charges	0.125% of opening charges, OR Minimum OMR 25,000 for Transfer without substitution / Minimum OMR 50,000 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 15,000
Cancellation of Export LC	OMR 10,000 + SWIFT
4. Documentary or Clean Bills/Collections (Import and Export)	
Export Bill Collection	Minimum OMR 10,000
Export Bill Amendment	Minimum OMR 10,000
Export Bill Settlement	0.125% of the bill amount or minimum OMR 10,000
Inward Collection Handling Charges	Bills upto OMR 10,000 - charges same as opening charges OR Minimum OMR 10,000 Bills above OMR 10,000 - charges same as opening charges, OR Minimum OMR 12,000
Reminders / Messages	OMR 10,000 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 10,000 Bills above OMR 10,000 - charges same as opening charges, OR Minimum OMR 12,000
5. Letter of Guarantee (LG)	
LG Charges for the following type of Guranetees -	
1. Bid Bonds	From 0- 1 Million - OMR 24,000 1 - 2 Million - OMR 48,000 2-8 Million - OMR 192,000 8-10 Million - OMR 240,000 10-15 Million - OMR 360,000 15-25 Million - OMR 600,000 25 - 50 Million - OMR 1,200,000
2. Performance Bonds	
3. Advance Payment Guarantee	
4. Payment/ Financial Guarantee	
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
Issuance Guarantee charges	minimum OMR 20,000
Certificate of Origin Guarantee	OMR 3,000
Certificate of Origin Guarantee (Payment to ROP)	OMR 1,000

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, external charges etc. that are not included in this guide will be charged at actual whenever incurred.
- Details of charges for any products or services not mentioned in this guide will be available on request.
- One account statement will be provided to customer annually as per the current CBO regulation free of charge.