

# SCHEDULE OF CHARGES FOR CORPORATE AND SME BANKING

| Type of Account   | Tariff Details  | Bank Charges ( ﷲ )                                       | VAT Amount ( ﷲ )  | Total Amount Inclusive of VAT ( ﷲ )                         |
|---|---|--|---|---|
| Current Account   | If balance is less than ﷲ 200 per month                       | 0.500  | 0.025   | 0.525   |
| Call Account  | If balance is less than ﷲ 200 per month                       | 1.000  | 0.050   | 1.050   |
| Account Services  | Tariff Details  | Bank Charges ( ﷲ )                                       | VAT Amount ( ﷲ )  | Total Amount Inclusive of VAT ( ﷲ )                         |
| Cash Withdrawal of Any Currency Other than the Currency of Account                    |   | 1% of the amount withdrawn plus prevailing exchange rate | 0.05% of the amount withdrawn plus prevailing exchange rate | 1.05% of the amount withdrawn plus prevailing exchange rate |
| Bank Statement  | Up to 6 months  | 5.000  | 0.250   | 5.250   |
|   | 7-12 months   | 20.000   | 1.000   | 21.000  |
|   | Over 12 months  | 50.000   | 2.500   | 52.500  |
| Ordering Cheque Book  | For 25 leaves   | 2.000  | 0.100   | 2.100   |
|   | For 50 leaves   | 3.000  | 0.150   | 3.150   |
| Stop Cheque Payment   | Per cheque  | 5.000  | 0.250   | 5.250   |
| Cheque Return   | for insufficient funds  | 15.000   | 0.750   | 15.750  |
|   | for other reasons   | 10.000   | 0.500   | 10.500  |
| Collection of Overseas Cheques  | Per Cheque  | 0.1% - maximum of 50.000                                 | 0.005% - maximum of 2.500                                   | 0.105% - maximum of 52.500                                  |
| Special Cheque Printing   |   | 20.000   | 0.750   | 20.750  |
| Photocopy of Paid Cheques   | Up to 1 year  | 2.000  | 0.100   | 2.100   |
|   | More than 1 year  | 3.000  | 0.150   | 3.150   |
| Photocopy of Other Documents  | Up to 1 year  | 2.000  | 0.100   | 2.100   |
|   | More than 1 year  | 3.000  | 0.150   | 3.150   |
| Account Closure   |   | 3.000  | 0.150   | 3.150   |
| Dormant Account   | For half year   | 1.000  | 0.050   | 1.050   |
|   | For a whole year if account does not have the minimum balance | 2.000  | 0.100   | 2.100   |
| Annual Fee  |   | 20.000   | 1.000   | 21.000  |
| Handling of post-dated Cheques  | Per Bunch   | 50.000   | 2.500   | 52.500  |
| Account related customer enquiry for transactions for records more than 12 months old | Per Inquiry   | 50.000   | 2.500   | 52.500  |
| Account related customer enquiry for transactions within the same year                |   | 5.000  | 0.250   | 5.250   |

| Transfers and Payments (manual transaction tariff) | Tariff Details   | Bank Charges ( ﷲ ) | VAT Amount ( ﷲ ) | Total Amount Inclusive of VAT ( ﷲ ) |
|--|--|--------------------|------------------|-------------------------------------|
| Remittance Transfer (over the counter)             | Local remittance through ACH   | 3.000              | 0.150            | 3.150                               |
|  | Local Remittance through RTGS  | 12.000             | 0.600            | 12.600                              |
|  | GCC remittance   | 15.000             | 0.750            | 15.750                              |
|  | Overseas remittance actual out-of pocket expenses / other bank charges extra | 15.000             | 0.750            | 15.750                              |
|  | Investigation fees on foreign telex  | 35.000             | 1.750            | 36.750                              |
|  | Amendment on telegraphic transfer  | 15.000             | 0.750            | 15.750                              |
|  | Per enquiry on recalling funds   | 15.000             | 0.750            | 15.750                              |
|  | Transfers within ABO   | 3.000              | 0.150            | 3.150                               |
| Digital Remittances Charges                        | Local remittance through ACH   | 0.000              | 0.000            | 0.000                               |
|  | Local Remittance through RTGS  | 0.000              | 0.000            | 0.000                               |
|  | Wage Protection Salary (WPS) - per month                                     | 1.000              | 0.050            | 1.050                               |
| Pay Orders / Managers Cheque                       | Per instrument   | 2.000              | 0.100            | 2.100                               |
|  | Cancellation   | 10.000             | 0.500            | 10.500                              |
|  | Stop pay order/managers cheque   | 10.000             | 0.500            | 10.500                              |
| Purchase of Foreign Demand Draft                   |  | 3.000              | 0.150            | 3.150                               |
| Cancellation of Foreign Demand Draft               |  | 10.000             | 0.500            | 10.500                              |
| Standing instructions (SI)                         | One time setup charges   | 2.000              | 0.100            | 2.100                               |
| Standing instructions                              | One time setup internal to third party                                       | 1.000              | 0.050            | 1.050                               |
| Standing instructions                              | One time setup local & foreign currency accounts                             | 5.000              | 0.250            | 5.250                               |
| Standing instructions unpaid / rejected            | One time setup third party / local customers                                 | 1.000              | 0.050            | 1.050                               |
| Standing instructions unpaid / rejected            | One time setup foreign currency accounts                                     | 2.000              | 0.100            | 2.100                               |
| Cancellation of standing instruction               |  | 2.000              | 0.100            | 2.100                               |
| Caution List Removal                               |  | 20.000             | 1.000            | 21.000                              |

| Digital Banking         | Tariff Details  | Bank Charges ( ﷮ ) | VAT Amount ( ﷮ ) | Total Amount Inclusive of VAT ( ﷮ ) |
|-------------------------|---|--------------------|------------------|-------------------------------------|
|                         | Business to Business - Annual Maintenance fee   | 100.000            | 5.000            | 105.000                             |
|                         | E-Commerce (PG) - Setup Fee: One-time   | 200.000            | 10.000           | 210.000                             |
|                         | E-Commerce (PG) - Maintenance Fee   | 10.000             | 0.500            | 10.500                              |
|                         | Corporate Internet Banking - Setup Fee: One-time  | 10.000             | 0.500            | 10.500                              |
|                         | Corporate Internet Banking - Annual Maintenance Fee   | 10.000             | 0.500            | 10.500                              |
|                         | Business to Business - Host to Host Setup Fee: One-time   | 300.000            | 15.000           | 315.000                             |
| Issuance of Certificate | Tariff Details  | Bank Charges ( ﷮ ) | VAT Amount ( ﷮ ) | Total Amount Inclusive of VAT ( ﷮ ) |
|                         | Letter of Ministry of Commerce & Industry   | Per certificate    | 15.000           | 15.750                              |
|                         | Balance Certificate   | Per certificate    | 15.000           | 15.750                              |
|                         | Audit Confirmation Letter   | Per certificate    | 15.000           | 15.500                              |
|                         | No Objection Certificate  | Per certificate    | 10.000           | 10.500                              |
|                         | Outstanding Letter  | Per certificate    | 15.000           | 15.500                              |
|                         | Credit Worthiness   | Per certificate    | 15.000           | 15.500                              |
|                         | Other Certificates  | Per certificate    | 15.000           | 15.500                              |
|                         | Insurance Letter (CMA)  | Per certificate    | 20.000           | 21.000                              |
|                         | Underformation Account Certificate  | Per certificate    | 15.000           | 15.750                              |
| Security Administration | Tariff Details  | Bank Charges ( ﷮ ) | VAT Amount ( ﷮ ) | Total Amount Inclusive of VAT ( ﷮ ) |
|                         | Registration/ Release of Legal Mortgage   |                    | 25.000           | 26.250                              |
|                         | Pledge of Shares Registration   |                    | 25.000           | 26.250                              |
|                         | Pledge of Shares Release  |                    | 25.000           | 26.250                              |
|                         | Registration of Joint Registration of Vehicle   |                    | 25.000           | 26.250                              |
|                         | Delay in Submission of a Valid Commercial Registration Certificate for More Than 30 Days After Expiration       | Monthly charges    | 10.000           | 10.500                              |
|                         | Follow up for Submission of a Valid Oman Chamber of Commerce Certificate for More Than 30 Days After Expiration | Monthly charges    | 10.000           | 10.500                              |
|                         | Creation or Renewal of Commercial Mortgage  |                    | 100.000          | 105.000                             |
|                         | Interchangeability of limits  |                    | 0.050% Min. 250  |                                     |
|                         | Renewal of Valuation / Periodic Valuation   |                    | 10.000           | 10.500                              |
|                         | Interchangeability of limits by group/ related company  |                    | 25.000           | 26.250                              |

|  |                                     |                           |                         |  |
|--|-------------------------------------|---------------------------|-------------------------|--|
| Temporary release of securities  |                                     | 10.000                    | 0.500                   | 10.500                                     |
| Permanent release of securities  |                                     | 50.000                    | 2.500                   | 52.500                                     |
| Letter to MOH (swapping/dividing /splitting/changing of ownership of title deeds |                                     | 25.000                    | 1.250                   | 26.250                                     |
| Creation or renewal of commercial mortgage                                       |                                     | 50.000                    | 2.500                   | 52.500                                     |
| Sanction of new financing  |                                     | Minimum 1%                |                         |  |
| Sanction of New/ Enhancement in Working Capital Facilities                       |                                     | Minimum 1%                |                         |  |
| Renewal of working capital facilities  |                                     | Minimum 1%                |                         |  |
| <b>Debit Card and Related Fees</b>   | <b>Tariff Details</b>               | <b>Bank Charges ( ﷮ )</b> | <b>VAT Amount ( ﷮ )</b> | <b>Total Amount Inclusive of VAT ( ﷮ )</b> |
| Debit Card   | New card issuance fees              | 5.000                     | 0.250                   | 5.250                                      |
|  | Issuance of supplementary           | 2.000                     | 0.100                   | 2.100                                      |
|  | Replacement card fees               | 1.000                     | 0.050                   | 1.050                                      |
|  | Card cancellation fees              | 20.000                    | 1.000                   | 21.000                                     |
|  | Forex Markup Fees                   | 2.5%                      |                         |  |
| ATM Transaction (Cash Withdrawal)  | Cash withdrawal through Oman Switch | 0.100                     | 0.005                   | 0.105                                      |
|  | Cash withdrawal through GCC Net     | 1.500                     | 0.075                   | 1.575                                      |
|  | Cash withdrawal through Visa        | 2.000                     | 0.100                   | 2.100                                      |
| Balance Enquiry Charges  | Through Oman Switch                 | 0.050                     | 0.003                   | 0.053                                      |
|  | Through GCC Net                     | 0.500                     | 0.025                   | 0.525                                      |
|  | Through Visa                        | 0.500                     | 0.025                   | 0.525                                      |
| Credit Card  | Copy of Sales Voucher               | 5.000                     | 0.250                   | 5.250                                      |
|  | Forex Markup Fees                   | 2.5%                      |                         | 0.030                                      |
|  | PIN re-issuance                     | 5.000                     | 0.250                   | 5.250                                      |
|  | Temporary limit increase            | 5.000                     | 0.250                   | 5.250                                      |
|  | Issuance of Corporate prepaid card  | 5.000                     | 0.250                   | 5.250                                      |
|  | Issuance of Corporate purchase card | 20.000                    | 1.000                   | 21.000                                     |

| Trade Finance Standard Tariff / Charges | Tariff Details  | Bank Charges ( ﷮ ) | VAT Amount ( ﷮ ) | Total Amount Inclusive of VAT ( ﷮ ) |
|---|---|--------------------|------------------|-------------------------------------|
| Cable / SWIFT / Telex                   | Cable / SWIFT / Telex - MT 700 - LC Issuance                          | 25.000             | 1.250            | 26.250                              |
|   | Cable / SWIFT / Telex - MT760 - Guarantee / SBLC issuance Outside GCC | 25.000             | 1.250            | 26.250                              |
|   | Courier – Intl  | 25.000             | 1.250            | 26.250                              |
|   | Courier – Oman  | 20.000             | 1.000            | 21.000                              |
|   | LC Imports – Revolving LC (Min. amount)                               | 0.125% pm Min. 30  |                  |                                     |
|   | LC Exports – Advising Non-Customer                                    | 30.000             | 1.500            | 31.500                              |
|   | LC Exports – Adding Confirmation: Sight                               | 1.75% pa Min. 25   |                  |                                     |
|   | LC Exports – Transfer without Substitution                            | 0.25% Min. 30      |                  |                                     |
|   | LC Exports – Negotiation Commission                                   | 0.3% and Min. 30   |                  |                                     |
|   | MT799 / MT999 - Free Format Message                                   | 15.000             | 0.750            | 15.750                              |
|   | MT700 - LC Issuance   | 25.000             | 1.250            | 26.250                              |
|   | MT707 - LC Amendment  | 15.000             | 0.750            | 15.750                              |
|   | MT754 / MT752 / MT750 / MT742 / MT734 - Documents under LC            | 15.000             | 0.750            | 15.750                              |
|   | MT760 - Guarantee / SBLC issuance Outside GCC                         | 25.000             | 1.250            | 26.250                              |
|   | MT767 - Amendment to Guarantee / SBLC                                 | 15.000             | 0.750            | 15.750                              |
|   | Other SWIFT message types   | 15.000             | 0.750            | 15.750                              |
|   | Postage charges   | 2.000              | 0.100            | 2.100                               |
|   | Other Courier - Intl  | 25.000             | 1.250            | 26.250                              |
|   | Other Courier - Oman  | 20.000             | 1.000            | 21.000                              |

|   |   |   |  |
|---|---|---|--|
| Letter of Credit (Imports)              | Opening Commission                                    | As per FOL (Min 3 months or as per approval and minimum of RO.25 ) + SWIFT charges          |  |
|   | Amendment charges: Increase of amount / extension     | Same as opening charges Min RO 15 + SWIFT   |  |
|   | Other Terms amendments                                | RO 15 + SWIFT   |  |
|   | Acceptance commission                                 | As per FOL Min RO 25/- + SWIFT  |  |
|   | Cancellation of LC                                    | No Charge   |  |
|   | Discrepant document fee (payable by beneficiary)      | USD 130 or equivalent in FCY  |  |
|   | Document handling charges under sight LC issued by us | No Charge   |  |
|   | Revolving LC  | 1/8% per month Min RO 25/-  |  |
|   | Reimbursement Charges                                 | USD 100 or equivalent in FCY. Local Payments RO 20 /-                                       |  |
| Letter of Credit (Exports) Advising L/C | Customer  | RO.20/-(including Postage)  |  |
|   | Non Customer  | RO.30/-(including Postage)  |  |
|   | Amendments: Customer                                  | RO15/-(including Postage)   |  |
|   | Amendments: Non Customer                              | RO.30/-   |  |
|   | Adding Confirmation                                   | Sight - 1.50% p.a. Min RO25 Usance - 2% p.a. Min. RO25                                      |  |
|   | Transferable LC Commission                            | 0.25%.Min RO 30 for Transfer without substitution / Min RO 5 for transfer with substitution |  |
|   | Negotiation Commission                                | 0.3% flat Min RO. 30/- + Courier  |  |
|   | Cancellation of Export LC                             | No Charge   |  |
| Documentary or Clean Bills/Collections  | Inward Collection Commission / Handling Charges       | 1/8 % min. RO.25 + SWIFT + Postage  |  |
|   | Reminders / Messages                                  | RO 15 per message   |  |
|   | Analyzation   | As per sanction Min. RO.25  |  |
|   | Outward Collection                                    | 1/8% flat Min. RO.25 + Courier  |  |

|                            |   |   |       |        |
|----------------------------|---|---|-------|--------|
| Guarantees Issuing charges | Bid Bonds   | As per Sanction (min 3 months) Min. RO.25/-   |       |        |
|                            | Performance Bonds   | As per Sanction (min 3 months) Min. RO.25/-   |       |        |
|                            | Advance Payment Guarantees                                    | As per Sanction (min 3 months) Min. RO. 25/-  |       |        |
|                            | Payment / Financial Guarantees                                | As per Sanction (min 3 months) Min. RO.25/-   |       |        |
|                            | Amendment charges: Increase in amount / Extension of validity | As per Sanction Min.RO.20/-   |       |        |
|                            | Other amendments  | 20.000  | 1.000 | 21.000 |
|                            | Settlement of Claim   | 25.000  | 1.250 | 26.250 |
|                            | Shipping guarantees   | As per approval or 100% cash margin + Under LC - RO 25 flat Not under LC 0.125% per month Min RO.25 |       |        |