

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Cash Withdrawal of Any Currency Other than the Currency of Account		1% of the amount withdrawn plus prevailing exchange rate	0.05% of the amount withdrawn plus prevailing exchange rate	1.05% of the amount withdrawn plus prevailing exchange rate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 (ﷵ)	VAT Amount (ﷵ)	Total Amount Inclusive of VAT (ﷵ)
Remittance Transfer (over the counter)	Local remittance through ACH For SME / MBE	Free of charges	-	-
	Local remittance through ACH for Corporate	2.000	0.100	2.100
	Local Remittance through RTGS for SME / MBE	Free of charges	-	-
	Local Remittance through RTGS for Corporate	2.000	0.100	2.100
	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 For SME / MBE	Free of charges	-	-
	Local remittance through ACH for Corporate	1.000	0.050	1.050
	Local Remittance through RTGS for SME / MBE	Free of charges	-	-
	Local Remittance through RTGS for Corporate	1.000	0.050	1.050
	International Remittance	5.000	0.250	5.250
	Wage Protection Salary (WPS) - per month	1.000	0.050	1.050
	eMandate	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	0.750	15.750
Balance Certificate	Per certificate	15.000	0.750	15.750
Audit Confirmation Letter	Per certificate	15.000	0.500	15.500
No Objection Certificate	Per certificate	10.000	0.500	10.500
Outstanding Letter	Per certificate	15.000	0.500	15.500
Credit Worthiness	Per certificate	15.000	0.500	15.500
Other Certificates	Per certificate	15.000	0.500	15.500
Insurance Letter (CMA)	Per certificate	20.000	1.000	21.000
Underformation Account Certificate	Per certificate	15.000	0.750	15.750
Security Administration	Tariff Details	Bank Charges (﷮)	VAT Amount (﷮)	Total Amount Inclusive of VAT (﷮)
Registration/ Release of Legal Mortgage		25.000	1.250	26.250
Pledge of Shares Registration		25.000	1.250	26.250
Pledge of Shares Release		25.000	1.250	26.250
Registration of Joint Registration of Vehicle		25.000	1.250	26.250
Delay in Submission of a Valid Commercial Registration Certificate for More Than 30 Days After Expiration	Monthly charges	10.000	0.500	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	0.500	10.500
Creation or Renewal of Commercial Mortgage		100.000	5 .000	105 .000
Interchangeability of limits		0.050% Min. 250		
Renewal of Valuation / Periodic Valuation		10.000	0.500	10.500
Interchangeability of limits by group/ related company		25.000	1.250	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%		
Debit Card and Related Fees	Tariff Details	Bank Charges (﷮)	VAT Amount (﷮)	Total Amount Inclusive of VAT (﷮)
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		