

Description	Amount in OMR unless otherwise mentioned
1. CURRENT ACCOUNT	
Minimum balance for account opening	10.000
Minimum balance requirement	200.000
Non-maintenance of minimum monthly balance	525 Bz. per month
Dormant/Unclaimed balance below OMR 200	2.100 per year
Cheque book - 10 leaves (from second chequebook onwards)	1.050
Cheque book - 25 leaves (from second chequebook onwards)	2.100
Cheque book - 50 leaves (from second chequebook onwards)	3.150
Cheque return - insufficient funds	15.750
Cheque return - reasons other than no funds	10.500
Bank statement (other than normal periodicity as agreed)	
Monthly statement charges	5.250 p.a.
Weekly statement charges	21.000 p.a.
Daily statement charges	52.500 p.a.
Photocopy of paid cheque - up to 1 year	2.100
Photocopy of paid cheque - over 1 year	3.150
Stop payment instruction	5.250 per cheque/instruction
Account closed within 1 year of opening	3.150
Account closed after 1 year of opening	Free
Counter cheque issuance	1.050
2. SAVINGS ACCOUNT	
Minimum balance for Account opening	5.000
Minimum balance Requirement	100
Non-maintenance of minimum monthly balance	525 Bz./month (except for pension accounts, social allowances and accounts with monthly salary less than RO500)
Account closure	3.150
Dormant/Unclaimed balance below OMR 100	2.100 per year
Withdrawal against clearing balance	2.100
Pre-closure of Fixed Deposit	Contract rate less %1 or actual run period less %1 whichever is less
3. DEBIT CARD & ATM FACILITY	
Card annual membership fee	1.050
Cash withdrawal at Sohar International ATMs	Nil
Cash withdrawal at other ATMs within OmanNet	105 Bz.
Cash withdrawal at other bank ATMs GCCNet	840 Bz.
Cash withdrawal at Visa Net ATMs	2.100
Card replacement fee	2.100
PIN re-issue fee	5.250
Supplementary card issuance fee	2.100
Prepaid card issuance fee	3.150
Balance enquiry - OmanNet	52 Bz.
Balance enquiry - GCC Net	315 Bz.
Mini statement - OmanNet	52 Bz.
Account to account transfer (Sender) - OmanNet	210 Bz.
Account to account transfer (Receiver) - OmanNet	52 Bz.
POS transaction - OmanNet & GCCNet	Free
Receipt copy request fee (on invalid disputes only)	10.500
Foreign transaction fees (apply for all transactions made in currencies other than OMR)	2.625% of transaction amount
4. GENERAL CHARGES	
Account balance certificate	2.100
No objection certificate	2.100
Balance confirmation to auditor	2.100
Special clearing	10.500
Safe keeping of post-dated cheques (PDC)	5.250
Collection of cheque	3.150 per cheque
Standing instructions / Internal	1.050
Standing instructions / External	2.100
Standing instruction cancelation	2.100
Account statements (duplicate statements issued at the request of customer)	
• Up to past 6 months	1.050
• From 6 months to 1 year	3.150
• 1 year and above	5.250
Processing of requests for removal of customer name from CBO caution list (Individual account)	10.500

Description	Amount in OMR unless otherwise mentioned
4. GENERAL CHARGES (CONTINUED)	
Processing of requests for removal of customer name from CBO caution list (business account)	21.000
Fate inquiry by telex	6.300
Fate inquiry by airmail	1.050
Mobile banking/Internet banking - RTGS Local transfer	1.050
5. INWARD REMITTANCES	
OMR credit to Sohar International account	1.050
Foreign Currency (FCY) remittances credit in OMR to accounts	5.250
Foreign Currency (FCY) remittances credit in Foreign Currency (FCY) to accounts	5.250
Remittances credit to accounts with other banks (Lifting charges)	5.250
6. OUTWARD REMITTANCES	
Demand Draft (DD) / Bankers Cheque issuance	2.100
Demand Draft (DD) - Foreign Currency (FCY)	3.150
India online remittance (Ek Do Teen)	1.050
Remittance - Local ACH	1.050 minimum - 3.150 maximum (Per Batch)
Remittance - Through RTGS	4.462
Remittance to other countries - SWIFT	5.250
Stop Payment Demand Draft (DD)/Remittance	3.150
Demand Draft (DD)/Remittance cancellation charge	FCY drafts cancellation at Bank's buying rate on the cancellation date or the original selling rate whichever is lower + charge of 5.250 Omani Rials
7. OUTWARD CHEQUE FOR COLLECTION	
Local Currency (LCY) cheques	0.525 Bz. to be shared equally by collection bank and paying bank
Foreign Currency (FCY) cheques	1.575% with a maximum of USD 31.5 and minimum of USD 26.25 per transaction + actual postage expense
Post-dated cheques	3.150 per cheque
8. SAFE DEPOSIT LOCKERS	
Initial deposit (refundable)	70.000
Annual fees for small size locker	42.000
Annual fees for large size locker	78.750
Replacement of locks for the lost key	105.000
9. CREDIT FACILITIES	
Processing fees for personal loan	26.250
Processing fees for home loan	52.500
Processing fees for auto loan	26.250
Insurance Admin Fee	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750
Loan top-up / Reschedulement charges	5.250
Loan prepayment	1.05% of outstanding balance
Deferment of loan installments	Deferments offered by the Bank is free - additional deferments at 5.250 Omani Rials per Transaction
Special waiver charge	5.250
Temporary overdraft	5.250
Overdraft	OMR 10.500 for first time and 0.052% of OD value at the time of renewal up to max OMR 26.250
Overdraft closure before the agreed tenor	1.05% of the balance outstanding as on date of closure
Pledge of shares	10.500
Registration/Release of legal mortgage	Actual charges
Swap of Mulkiya for the housing loans or any loans granted against the mortgage of property/land	26.250
Providing/Obtaining credit reports or trade inquiries	10.500
Penal interest on overdue overdraft/Loans	1% over the contracted rate

All Fees & Charges are inclusive of 5% VAT, where applicable
*Effective from 16th April 2021

AWARDS

