

TARIFF LIST



CATEGORY	CURRENT TARIFF	VAT @5%	REVISED TARIFF WITH VAT
PRODUCTS			
1. Current Account			
Service charges for active current accounts: If balance < OMR 200 p.m.	Bz. 500 per Month	Bz. 25	Bz. 525 Per Month
Service charges for dormant current account: If balance < Min.as above	OMR 1,000 per Half Year	Bz. 50	OMR 1,050 per Half Year
Closure of account:			
Within one year of opening Account	OMR 3,000	Bz. 150	OMR 3,150
After one year of opening Account	NIL	NIL	NIL
Cheque Book Charges:-			
Cheque Book 10 Leaves (Personal)	OMR 1,000	Bz. 050	OMR 1,050
Cheque Book 25 Leaves (Personal)	OMR 2,000	Bz. 100	OMR 2,100
Cheque Book 50 Leaves (Corporate)	OMR 3,000	Bz. 150	OMR 3,150
1.1 Other Charges:			
Cheque Returned Charges (No Funds)	OMR 15,000	Bz. 750	OMR 15,750
Cheque Returned Charges (Other reasons)	OMR 15,000	Bz. 750	OMR 15,570
Stop Payment (either single cheque or bunch of serially numbered cheques)	OMR 5,000	Bz. 250	OMR 5,250
Special Clearing Cheque	OMR 10,000	Bz. 250	OMR 10,500
Prototypes of Cheques/vouchers: Up to 1 Year	OMR 2,000 per cheque	Bz. 100	OMR 2,100 per cheque
Prototypes of Cheques/vouchers: More than 1 Year	OMR 3,000 per cheque	Bz. 150	OMR 3,150 per cheque
1.2 Ameen Investment Account (Wakala Call Account)			
Cheque Book Charges:			
Cheque Book 25 Leaves	OMR 2,000	Bz. 100	OMR 2,100
Cheque Book 50 Leaves	OMR 3,000	Bz. 150	OMR 3,150
2. Savings Account			
Minimum balance for account opening	NIL	NIL	NIL
Profit Rate	Rates are subject to change from time to time. And will be distributed as per announced profit sharing ratio & weightages		"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	Bz. 025	Bz. 525 Per Month
Service charges – dormant savings account: If balance < OMR 100	OMR 1,000 per Half Year	Bz. 050	OMR 1,050 per Half Year
Closure of account:			
Within one year of opening Account	OMR 3,000	Bz. 150	OMR 3,150
After one year of opening Account	NIL		NIL
Withdrawals in Foreign currency notes	1% (Minimum OMR 5,000 per transaction)	Bz. 250	1.05% (Minimum OMR 5,250 per transaction)
3. Fixed Deposit			
3.1 Mudaraba Fixed Deposit			
Minimum Deposit to open Account	OMR 1,000/-		OMR 1,000/-
Tenor Available for Investment	Min. 1 Month / Max. 60 Months		Min. 1 Month / Max. 60 Months
Minimum Tenor for Profit Payment	1 Month		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		"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/-		OMR 1,000/-
Tenor Available for Investment	1 day to 60 Months		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.		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	Bz. 025	Bz. 525 per Month
Service Charges – FCY Savings Accounts: If balance < equivalent of OMR 100 p.m.	Bz. 500 per Month	Bz. 025	Bz. 525 per Month
Service Charges – FCY Current Account Dormant : If balance < equivalent of OMR 200 p.m.	OMR 1,000 per Half Year	Bz. 050	OMR 1,050 per Half Year
Service Charges – FCY Saving Account Dormant : If balance < equivalent of OMR 100 p.m.	OMR 1,000 per Half Year	Bz. 050	OMR 1,050 per Half Year
5. Debit Card			
Issuance/Annual Card Fee	OMR 1,000	Bz. 50	OMR 1,050
Business Debit Card Issuance/Annual Card Fee	OMR 10,000	Bz. 500	OMR 10,500
Maal Debit Card Issuance/Annual Card Fee	NIL	NIL	NIL
Additional Card Issuance Fees	OMR 2,000	Bz. 100	OMR 2,100
Additional Business Debit Card Issuance/Annual Card Fee	OMR 10,000	Bz. 500	OMR 10,500
Replacement Card Fee (due to loss/physical card damage)	OMR 2,000	Bz. 100	OMR 2,100
Account Balance Inquiry Fee within Bank ATM	NIL	NIL	NIL
Account Balance Inquiry Fee within other Banks ATM in Oman	NIL	NIL	NIL
Account Balance Inquiry Fee within other Banks ATM in GCC	Bz. 300	Bz. 15	Bz. 315
Account Balance Inquiry Fee within international Banks ATM	Bz. 300	Bz. 15	Bz. 315
Cash withdrawal Fee within Bank ATM	NIL	NIL	NIL
Cash withdrawal Fee within other Banks ATM in Oman	Bz. 100	Bz. 5	Bz. 105
Cash withdrawal Fee within other Banks ATM in GCC	Bz. 800	Bz. 40	Bz. 840
Cash withdrawal Fee within international Banks ATM	OMR 2,000	Bz. 100	OMR 2,100
Account to Account Transfer Fee (Sender)	Bz. 200	Bz. 10	Bz. 210
Mini Statement Fee	NIL	NIL	NIL
Foreign Exchange Markup Fees	Up-to 3%	N/A	Up-to 3%
6. Consumer Banking			
Auto Finance Processing Fee	OMR 25,000	OMR 1,250	OMR 26,250
Goods Finance Processing Fee	OMR 25,000	OMR 1,250	OMR 26,250
Education Finance Processing Fees	OMR 10,000	Bz. 500	OMR 10,500
Personal Finance Processing Fees	OMR 25,000	OMR 1,250	OMR 26,250
Personal Finance Top up Fees	OMR 10,000	Bz. 500	OMR 10,500
Travel Finance Processing Fee	OMR 15,000	Bz. 750	OMR 15,750
Property Finance Processing Fee	OMR 50,000	OMR 2,500	OMR 52,500
Early Purchase of Unit Share	1% appreciated value of Unit Price, per unit purchased.		1% appreciated value of Unit Price per unit purchased.
Home Finance Processing Fee	OMR 50,000		OMR 52,500
Change Instalment Fee	OMR 5,000	Bz. 250	OMR 5,250
Early Purchase of Property (Termination of Ijarah Contract)	Outstanding Amount + 1%		Outstanding Amount + 1%
No Objection Certificate (NOC)	OMR 2,000	Bz. 100	OMR 2,100
Outstanding Letter Issuance	OMR 2,000	Bz. 100	OMR 2,100
Late Payment Fee (To be credited to Charity Account)	1% per annum of overdue amount on per day basis.		1.05% per annum of overdue amount on per day basis.
Consultant & Contractor Registration Fee	OMR 25,000	OMR 1,250	OMR 26,250
Consultant & Contractor Renewal Fee annual	OMR 15,000	Bz. 750	OMR 15,750
Request for additional Muklia Copy	OMR 2,000	Bz. 100	OMR 2,100
Amendments on the existing Mortgage Muklia	OMR 10,000	Bz. 005	OMR 10,500
Release of Legal Mortgage	OMR 50,000	OMR 2,500	OMR 52,500
Stop Grace Period	OMR 5	Bz. 250	OMR 5,250
Change Contractor Mode of Payment	OMR 5	Bz. 250	OMR 5,250
Post-dated cheques Copy	OMR 1/per cheque	Bz. 050	OMR 1,050 / per cheque
Replacement or Change of PDC on Customer Request	OMR 5	Bz. 250	OMR 5,250
7. Credit Card			
Mastercard World Card Annual Fee			
Principal card	OMR 40,000	OMR 2,000	OMR 42,000
Supplementary card	OMR 20,000	OMR 1,000	OMR 21,000
Card Monthly Fee	OMR 80,000	OMR 4,000	OMR 84,000
Mastercard Titanium Card Annual Fee			
Principal card	OMR 30,000	OMR 1,500	OMR 31,500
Supplementary card	OMR 15,000	Bz. 750	OMR 15,750
Card Monthly Fee	OMR 30,000	OMR 1,500	OMR 31,500
Mastercard Gold Card Annual Fee			
Principal card	OMR 20,000	OMR 1,000	OMR 21,000
Supplementary card	OMR 10,000	Bz. 500	OMR 10,500
Card Monthly Fee	OMR 10,000	Bz. 500	OMR 10,500
Applicable on All Credit Cards			
Late Payment Fee – Donate to Charity	1% over the overdue amount		1% over the overdue amount
Overlimit Fee - Donate to Charity	OMR 5,000	Bz. 250	OMR 5,250
Replacement Card Fee (due to loss/physical card damage)	OMR 15,000	Bz. 750	OMR 15,750
Temporary Limit Increase Fee	OMR 5,000	Bz. 250	OMR 5,250
Cash Advance Fee (Fixed Fee, irrelevant of cash withdrawal amount)	OMR 3,000	Bz. 150	OMR 3,150
Credit Card Funds Transfer Fee/per transaction	OMR 3,000	Bz. 150	OMR 3,150
Copy of Sales Voucher (Transaction receipt copy) /per request, (for international only)	OMR 5,000	Bz. 250	OMR 5,250
Foreign Exchange Markup Fee	1.5% over MasterCard rate	NIL	1.5% over MasterCard rate
CATEGORY	CURRENT TARIFF	NIL	1.5% over MasterCard rate
SERVICES			
1. Statement			
Duplicate Statement (Up to past 6 months)	OMR 1,000	Bz. 50	OMR 1,050
Duplicate Statement (6 months – 1 year)	OMR 3,000	Bz. 150	OMR 3,150
Duplicate Statement (1 year – and Above)	OMR 5,000	Bz. 250	OMR 5,250
Monthly Statement	OMR 5,000 Per Annum	Bz. 250	OMR 5,250 Per Annum
Weekly Statement	OMR 20,000 Per Annum	OMR 1,000	OMR 21,000 Per Annum
Daily Statement	OMR 50,000 Per Annum	OMR 2,500	OMR 52,500 Per Annum
2. Inward Clean Collection			
Commission	Bz. 500	Bz. 25	Bz. 525
Cheque Returned	NIL	NIL	NIL
Inward Clean Collection	Bz. 500	Bz. 25	Bz. 525
3. Outward Clean Collection			
Overseas Cheque Collection Including GCC Countries	OMR 10 + Postal Charges	BZ 500	OMR 10,500 + Postal Charges
Post-dated cheques	OMR 3,000 / Cheque	Bz. 150	OMR 3,150 / Cheque
Direct Debit Arrangement (Setup Fee)	OMR 1	Bz. 050	OMR 1,050
4. Remittances			
Demand Draft Issuance	OMR 2,000	Bz. 100	OMR 2,100
Payment Order Issuance	OMR 2,000	Bz. 100	OMR 2,100
Cancellation of Demand Draft – Account Holder	At Bank's buying rate + OMR 2,000	Bz. 100	At Bank's buying rate + OMR 2,100
Stop Payment of Demand Draft / TT	OMR 3,000 + Telex + Correspondent's charges	Bz. 150	OMR 3,150 + Telex + Correspondent's charges
Purchase of Foreign Demand Draft / TT	OMR 3,000 + Courier charges	Bz. 150	OMR 3,150 + Courier charges
5. Telex Charges			
Inland Oman – (ACH)	OMR 1,750	Bz. 87	OMR 1,837
Inland Oman – (RTGS)	OMR 4,250	Bz. 212	OMR 4,462
GCC Countries – (GCC Transfer)	OMR 5,000	Bz. 250	OMR 5,250
Other Countries – (Overseas Transfer)	OMR 5,000	Bz. 250	OMR 5,250
Inward credits to accounts – Local ACH	OMR 1,000	Bz. 50	OMR 1,050
Inward credits to accounts – Local RTGS	OMR 1,000	Bz. 50	OMR 1,050
Inward credits to accounts – Foreign (TTs)	OMR 5,000	Bz. 250	OMR 5,250

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SERVICES			
6. Other Charges			
Credit reports (given) local	OMR 10,000	Bz. 500	OMR 10,500
Credit reports (obtained) local	OMR 10,000	Bz. 500	OMR 10,500
Credit reports foreign	USD 25,000	USD 1,250	USD 26,250
Utility Bill payment – Customers	Bz. 500	Bz. 25	Bz. 525
Utility Bill payment – Non-Customers	OMR 1,000	Bz. 50	OMR 1,050
Standing Instructions (Internal – to third party)	OMR 1,000	Bz. 50	OMR 1,050
Standing Instructions (paid) per transaction (Local & Foreign Currency accounts)	OMR 2,000 + PO / DD / TT fee	Bz. 100	OMR 2,100 + PO / DD / TT fee
Standing Instruction (unpaid) (Local & Foreign Currency accounts)	OMR 1,000 per occasion	Bz. 50	OMR 1,050 per occasion
Balance Certificate	OMR 2,000	Bz. 100	OMR 2,100
Issuance of Reference Letter	OMR 2,000	Bz. 100	OMR 2,100
No Liability Certificate	OMR 2,000	Bz. 100	OMR 2,100
Confirmation of balance to auditors	OMR 2,000	Bz. 100	OMR 2,100
Remove from CBO Caution list	Retail - OMR 10 / Corporate – OMR 20	Retail - Bz. 500 / Corporate – OMR 1,000	Retail - OMR 10,500 / Corporate – OMR 21,000
Issuance of Facility Outstanding letter to Corporate Customers	OMR 10,000	Bz. 500	OMR 10,500
Cancellation of standing instructions	OMR 2,000	Bz. 100	OMR 2,100
OmanNet Account to Account Transfer (Sender) – Mobile Banking	Bz. 200	Bz. 10	Bz. 210
7. Mobile Banking			
Within Oman Transfer	OMR 1,500	Bz. 75	OMR 1,575
Instant Transfer	OMR 0,200	Bz. 10	OMR 0,210
To other Wallet Transfer	OMR 0,010	NIL	OMR 0,010
To other Wallet Transfer Other Bank	OMR 0,100	Bz. 5	OMR 0,105
Utility Payment	Free		Free
Scan & Pay	Free		Free
Sadaqah	Free		Free
Cardless Cash	Free		Free
Standing Order Within Oman Transfer	OMR 1,500	Bz. 75	OMR 1,575
Standing Order Utility	Free		Free
Cheque Book Request	1 ChequeBook - OMR 2,000	Bz. 100	1 ChequeBook - OMR 2,100
	2 ChequeBooks - OMR 4,000	Bz. 200	2 ChequeBooks - OMR 4,200
Transfer to Other Wallet → Requested Payment	Free		Free
Quick Pay	Free		Free
Scan & Pay → Requested Payment	Free		Free
Transfer To Own Account (Self-Transfer)	Free		Free
Transfer Within Bank (Third Party Transfer)	Free		Free
WPS Processing Charges	OMR 3,000	Bz. 150	OMR 3,150
WPS Other Bank Charges	OMR 1,500	Bz. 75	OMR 1,575
TRADE FINANCE			
1. Cable / SWIFT / Telex Charges			
MT799 / MT999 – Free Format Message	OMR 10,000	Bz. 500	OMR 10,500
MT707 - LC Amendment	OMR 25,000	OMR 1,250	OMR 26,250
MT754 / MT752 / MT750 / MT742 / MT734 – Documents under LC	OMR 15,000	Bz. 750	OMR 15,750
MT767 - Amendment to Guarantee / SBLC	OMR 15,000	Bz. 750	OMR 15,750
Other SWIFT message types	OMR 10,000	Bz. 500	OMR 10,500
Postage Charges	OMR 3,000	Bz. 150	OMR 3,150
Postage Charges - International	OMR 5,000	Bz. 250	OMR 5,250
Courier Charges - International	OMR 22,000	OMR 1,100	OMR 23,100
Courier Charges - Gulf	OMR 20,000	Bz. 1,000	OMR 21,000
MT700 - LC Issuance	OMR 25,000	OMR 1,250	OMR 26,250
MT760 - Guarantee / SBLC Issuance Outside GCC	OMR 25,000	OMR 1,250	OMR 26,250
MT760 - Guarantee / SBLC Issuance within GCC	OMR 25,000	OMR 1,250	OMR 26,250
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	OMR 1,000 OMR 1,000 OMR 8,000 OMR 10,000 OMR 15,000 OMR 25,000 OMR 50,000	From 0- 1 Million - OMR 21,000 1 - 2 Million - OMR 42,000 2-8 Million - OMR 168,000 8-10 Million - OMR 210,000 10-15 Million - OMR 315,000 15-25 Million - OMR 525,000 25 - 50 Million - OMR 1,050,000
LC Amendment			
Minimum Issuance Charges	OMR 25,000	OMR 1,25	OMR 26,25
Increase of amount / extension	Same as opening charges. Min. OMR 25/- + SWIFT Charges	OMR 1,25	OMR 26,25
Terms & condition & other amendments	Minimum OMR 20/- plus swift charges	OMR 1,000	OMR 21,000 + SWIFT
Acceptance commission	Same as opening charges, OR Minimum OMR 20/- + SWIFT	OMR 1,000	Same as opening charges, OR Minimum OMR 21,000/- + SWIFT
Cancellation of LC	OMR 10,000 + SWIFT	Bz. 500	OMR 10,500 + SWIFT
Discrepant document fee (payable by beneficiary)	USD130 + SWIFT	OMR 6,500	USD 136,500 + SWIFT
Document handling charges under sight LC issued by us	OMR 15,000	Bz. 750	OMR 15,750
Documents not collected within 15 days from intimation	OMR 12/-	Bz. 600	OMR 12,600
Draft LC	First draft: free and OMR 10/- per subsequent draft	Bz. 500	OMR 10,500
Fees for Bill return unpaid	OMR 30/-	OMR 1,500	OMR 31,500
Revolving LC	Same as opening charges, OR Minimum OMR 15,000	Bz. 750	OMR 15,750
Reimbursement Charges	Local OMR 10,000 and International - USD 140 or equivalent	Bz. 500	Local OMR 10,500 and International - USD 147 or equivalent
3. Letter of Credit (Exports) Advising LC			
Customer	OMR 15,000 + OMR 2,000 postage	Bz. 850	OMR 15,750 + OMR 2,100 postage
Non Customer	OMR 25,000 + OMR 2,000 postage	Bz. 350	OMR 26,250 + OMR 2,100 postage
Advising Amendment			
Customer	OMR 10,000 + OMR 2,000 postage	Bz. 600	OMR 10,500 + OMR 2,100 postage
Non Customer	OMR 15,000 + OMR 2,000 postage	Bz. 850	OMR 15,750 + OMR 2,100 postage
Adding Confirmation	Same as opening charges, OR Minimum OMR 25,000	OMR 1,250	"Same as opening charges, OR Minimum OMR 26,250"
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	"Minimum OMR 1,250 for Transfer without substitution / Minimum OMR 2,500 for transfer with substitution"	"0.131% of opening charges, OR Minimum OMR 26,250 for Transfer without substitution / Minimum OMR 52,500 for transfer with substitution"
Negotiation Charges	Same as opening charges, OR Minimum OMR 12,000 + Courier + Swift	Bz. 600	"Same as opening charges, OR Minimum OMR 12,600 + Courier + Swift"
Acceptance Charges	Same as opening charges, OR Minimum OMR 15,000	Bz. 750	"Same as opening charges, OR Minimum OMR 15,750"
Cancellation of Export LC	OMR 10,000 + SWIFT	Bz. 500	OMR 10,500 + SWIFT
Charges in lieu of exchange	Same as opening charges, OR Minimum OMR 25,000	OMR 1,250	Same as opening charges, OR Minimum OMR 26,250
Acceptance Under unconfirmed DC	OMR 15/- per document	Bz. 750	
4. Documentary or Clean Bills/Collections (Import and Export)			
Acceptance of Import collection	OMR 15,000	Bz. 750	OMR 15,750
Export Bill Collection Minimum	Minimum OMR 10,000	Bz. 500	OMR 10,500
Export Bill Amendment Minimum	Minimum OMR 10,000	Bz. 500	OMR 10,500
Export Bill Settlement	0.125% of the bill amount or minimum OMR 10,000	Bz. 500	0.131