

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
10 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 15,750
Stop Payment (either single cheque or bunch of serially numbered cheques)	OMR 5,000	Bz. 250	OMR 5,250
Special Cheque	OMR 10,000	Bz. 250	OMR 10,250
Photocopies of Cheques/vouchers: Up to 1 Year	OMR 2,000 per cheque	Bz. 100	OMR 2,100 per cheque
Photocopies of Cheques/vouchers: More than 1 Year	OMR 3,000 per cheque	Bz. 150	OMR 3,150 per cheque
12 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	NIL
Withdrawals in Foreign currency notes	1% (Minimum OMR 5,000 per transaction)	Bz. 250	105% (Minimum OMR 5,250 per transaction)
3. Fixed Deposit			
3.1 Mudanaba 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
	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*
Premature Encashment / Early Termination			
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
	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.
Premature Encashment / Early Termination			
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. ATM Debit Card			
New Card	OMR 1,000	Bz. 050	OMR 1,050
Annual Debit Card Fee	OMR 1,000	Bz. 050	OMR 1,050
Supplementary Card	OMR 2,000	Bz. 100	OMR 2,100
Replacement Card (Due to Loss/physical card damage)	OMR 2,000	Bz. 100	OMR 2,100
Using other bank ATMs inside Oman	Bz. 100	Bz. 005	Bz. 105
Using ATMs within GCC Countries / GOCNet cash withdrawal	Bz. 800	Bz. 040	Bz. 840
Cash withdrawal through Visa Net	OMR 2,000	Bz. 100	OMR 2,100
Account to Account Transfer (OmranNet) Sender through ATMs	Bz. 200	Bz. 010	Bz. 210
Re-issuance of ATM / Debit Card	OMR 1,000	Bz. 050	OMR 1,050
Balance Enquiry - Outside Oman (through ATMs with GOC net logo)	Bz. 300	Bz. 015	Bz. 315
Balance Enquiry - Outside Oman > GCC (through ATMs)	Bz. 300	Bz. 015	Bz. 315
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 2,500	OMR 52,500
Change Installment Fee	OMR 5,000	Bz. 250	OMR 5,250
Early Purchase of Property (Termination of lease 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
Letter Payment Fee (To be credited to Charity Account)	1% per annum of overdue amount on per day basis		105% 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 Mukla Copy	OMR 2,000	Bz. 100	OMR 2,100
Amendments on the existing Mortgage Mukla	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 Contract 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 POC on Customer Request	OMR 5	Bz. 250	OMR 5,250
7. Credit Card			
Dhofar Islamic Gold Card Annual Fee	OMR 20,000	OMR 1,000	OMR 21,000
Dhofar Islamic Titanium Card Annual Fee	OMR 30,000	OMR 1,500	OMR 31,500
Mastercard World Credit Card	OMR 50,000	OMR 2,500	OMR 52,500
Dhofar Islamic Gold Card Monthly Fee	OMR 10,000	Bz. 500	OMR 10,500
Dhofar Islamic Titanium Card Monthly Fee	OMR 15,000	OMR 750	OMR 15,750
Fee for non OMR transactions (Foreign Exchange markup %)	1.5% over MasterCard rate		1.5% over MasterCard rate
Cash Advance Fee (Paid Fee, irrelevant of cash withdrawal amount)	OMR 3,000	OMR 150	OMR 3,150
Late payment charges - Donate to Charity	1% over the overdue amount		105% over the overdue amount
Over Limit charges - Donate to Charity	OMR 5,000	Bz. 250	OMR 5,250
Credit Card Balance Enquiry through Oman Net	Bz. 500	Bz. 025	Bz. 525
Credit Card Mini Statement through Dhofar Islamic ATMs	Bz. 800	Bz. 005	Bz. 805
Supplementary Card Insurance Fee for Gold / Titanium	OMR 10,000	Bz. 500	OMR 10,500
Supplementary Card annual fee for Titanium Card	OMR 20,000	OMR 1,000	OMR 21,000
Supplementary Card annual fee for Gold Card	OMR 10,000	Bz. 500	OMR 10,500
Supplementary Card Monthly fee	NIL	NIL	NIL
Card replacement/re-issuance fee	OMR 15,000	Bz. 750	OMR 15,750
Duplicate statement	OMR 5,000	Bz. 250	OMR 5,250
PNR re-issuance	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 / T/T fee	Bz. 100	OMR 2,100 + PO / DD / T/T 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
Mo. 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 Causlist	Retail - OMR 10 / Corporate - OMR 20		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
Charabaw	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			
MT390 / MT999 - Free Format Message	OMR 10,000	Bz. 500	OMR 10,500
MT707 - LC Amendment	OMR 25,000	OMR 1,250	OMR 26,250
MT730 / MT750 / MT752 / MT770 / MT775 - Documents under LC	OMR 15,000	Bz. 750	OMR 15,750
MT787 - 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
MT760 - Guarantee / SBLC insurance Outside GCC	OMR 25,000	OMR 1,250	OMR 26,250
MT760 - Guarantee / SBLC insurance 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 - 4 Million - OMR 60,000 4 - 8 Million - OMR 80,000 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 1,000 OMR 1,000 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 - 4 Million - OMR 63,000 4 - 8 Million - OMR 84,000 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	OMR 20,000	OMR 1,000	OMR 21,000
Minimum Insurance Charges	Same as opening charges, OR Minimum OMR 10,000 + SWFT	Bz. 500	Same as opening charges, OR Minimum OMR 10,500 + SWFT
Increase of amount / extension	Same as opening charges, OR Minimum OMR 10,000 + SWFT	Bz. 500	Same as opening charges, OR Minimum OMR 10,500 + SWFT
Terms & condition & other amendments	OMR 20,000 + SWFT	OMR 1,000	OMR 21,000 + SWFT
Acceptance commission	Same as opening charges, OR Minimum OMR 200 + SWFT	OMR 1,000	Same as opening charges, OR Minimum OMR 21,000 + SWFT
Cancellation of LC	OMR 10,000 + SWFT	Bz. 500	OMR 10,500 + SWFT
Discrepant document fee (payable by beneficiary)	USD 30 + SWFT	OMR 6,500	USD 36,500 + SWFT
Charges in lieu of exchange	Same as opening charges, OR Minimum OMR 25,000	Bz. 1,250	Same as opening charges, OR Minimum OMR 26,250
Acceptance Under unconfirmed DC	OMR 15/- per document	Bz. 750	OMR 15,750
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 10/-	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 300	OMR 1,500	OMR 3,150
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	OMR 10,000 + OMR 2,000 postage	Bz. 600	OMR 10,500 + OMR 2,100 postage
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
Adding Confirmation	0.125% of opening charges, OR Minimum OMR 25,000	OMR 1,250	*Same as opening charges, OR Minimum OMR 26,250*
Transferee 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 / Minimum OMR 52,500 for transfer with substitution*
Negotiation Charges	Same as opening charges, OR Minimum OMR 12,000 + Courier + SWFT	Bz. 600	*Same as opening charges, OR Minimum OMR 12,600 + Courier + SWFT*
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 + SWFT	Bz. 500	OMR 10,500 + SWFT
4. Documentary or Clean Bills/Collections (Import and Export)			
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% of the bill amount or minimum OMR 10,500
Inward Collection Handling Charges	Bills upto OMR 10,000 - charges same as opening charges, OR Minimum OMR 20,000 Bills above OMR 10,000 - charges same as opening charges, OR Minimum OMR 25,000		*Bills upto OMR 10,000 - charges same as opening charges, OR Minimum OMR 1,000 Bills above OMR 10,000 - charges same as opening charges, OR Minimum Bz. 1,250*
Reminders / Messages	OMR 10,000 per message As per sanction, OR Minimum OMR 30,000	Bz. 500 OMR 1,500	OMR 10,500 per message As per sanction, OR Minimum OMR 31,500
Availization	As per sanction, OR Minimum OMR 30,000	OMR 1,500	As per sanction, OR Minimum OMR 31,500
BL consigned to the bank name for the documents not under murabah arrangement	OMR 60,000	OMR 3,000	OMR 63,000
Fees for bill return unpaid	OMR 30,000	OMR 1,500	OMR 31,500
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		*Bills upto OMR 10,000 - charges same as opening charges, OR Minimum Bz. 500 Bills above OMR 10,000 - charges same as opening charges, OR Minimum OMR 12,600*

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1. 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.
2. Expenses like stamps, postage, cable, fax, external charges etc. that are not included in this guide will be available on request.
3. Details of charges for any products or services not mentioned in this guide will be available on request.
4. One account statement will be provided to customer annually as per the current CBO regulation fee of charge.
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