



SCHEDULE OF CHARGES

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SERVICE	CHARGES	CHARGES+VAT
ACCOUNTS		
1. CURRENT ACCOUNTS		
Minimum Balance - RO 200	Nil	
2. SAVINGS ACCOUNTS		
Minimum Balance - RO 100	Nil	
Closure of Account Within 1 Year of Opening	RO 3	3.150
Dormant Account	Nil	
CHEQUE SERVICES		
Cheque Book - 25 leaves	RO 2	2.100
Cheque Book - 50 leaves	RO 3	3.150
Cheque Return Financial Reason	RO 15	15.750
Cheque Return Non-financial Reason	RO 15	15.750
Stop Payment Instruction	RO 5	5.250
Cheque Photocopy per Document up to 12 Months	RO 2	2.100
Cheque Photocopy per Document > 12 Months	RO 3	3.150
Cheque Collection Outside Oman	0.125% of the amount or RO 5 (whichever is higher) + postage + VAT 5%	
BANK STATEMENTS		
BANK STATEMENT REQUEST		
Up to 6 Months	FREE	
Monthly	RO 5 per annum	5.250
Weekly	RO 20 per annum	21
Daily	RO 50 per annum	52.500
E-Statement	FREE	
ADDITIONAL COPY OF STATEMENT		
Up to 6 Months	RO 1	1.050
6 to 12 Months	RO 3	3.150
> 12 Months	RO 5	5.250
CERTIFICATES		
Issuance of Certificates (balance, liability, etc.)	RO 2 per certificate	2.100
DEBIT CARDS		
New Cards	FREE	
Supplementary Card	RO 2	2.100
Annual Fee - Primary / Supplementary Card	RO 1	1.050
Replacement Card	RO 2	2.100
Re-issuance of Debit Card Pin	FREE	
Cash Withdrawal Bank ATMs Within Oman (Omannet)	100 Baisa	0.105
Cash Withdrawal Nizwa Network Within (Omannet)	FREE	
Cash Withdrawal Outside Oman (GCC Countries)	800 Baisa	0.840
Cash Withdrawal Outside Oman (Internationally)	RO 1.5	1.575
Balance Enquires within Oman (Omannet)	FREE	
Balance Enquires outside Oman (GCC Countries)	300 Baisa	0.315
Forex Markup	2.5%	
PAY ORDER/DEMAND DRAFT		
Pay Order	RO 2	2.100
Demand Draft	RO 2	2.100
Demand Draft Cancellation	RO 5 @ Bank Paying Rate	5.250
Demand Draft Stop Payment	RO 3 + Corresponding Bank Charges	3.150
TELEGRAPHIC TRANSFER (TT)		
TT Local	RO 1	1.050
TT International SWIFT	RO 5 + Corresponding Bank Charges	5.250
Inward TT (Local)	FREE	
Inward TT Other Banks (International)	RO 5	5.250

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STANDING ORDER		
Standing Order Internal	RO 1	1.050
Standing Order External (local /international)	RO 2 + Remittance Charges	2.100
Standing Order Cancellation	RO 2	2.100
FOREIGN CURRENCY		
Foreign Currency Cash Handling (deposit/withdrawal)	1% of the Amount + VAT 5%	
AUTO & PERSONAL FINANCE		
Processing Fees	RO 25	26.250
Early Settlement	At Bank's discretion a portion of Murabaha sale price may be waived.	
COMMERCIAL FINANCE (GOODS & VEHICLE FINANCE)		
Application fees (1st Application)	OMR 50.000	52.500
Application fees (all subsequent Applications) under same CIF	OMR 20.000 per application	21.000
Credit Life Takaful Arrangement Fees Charges (not applicable if during the tenure of any previous financing)	OMR 25.000	26.250
Standard Credit Life Takaful Contribution	0.300% per annum on outstanding amount	
Early settlement profit discount	At bank's discretion	
Issuance of NOC for any purpose	OMR 5.000 per NOC/ instance	5.250
Issuance of balance certificate/ liability certificate	OMR 5.000 per certificate/ instance	5.250
Mulkiya Copy/ PDC copy	OMR 1.000 per document (max to OMR25) + VAT 5%	
Replacement of PDCs	OMR 1.000 per replaced cheque (Max to OMR25) + VAT 5%	
PROPERTY FINANCE		
Processing Fees	RO 50	52.500
Valuation Fees	As per actuals	
Property Registration & Other Charges	As per actuals	
Early termination	<p>Ijara: Sale of the Property to the customer will be @ outstanding amount + 1% of the outstanding amount + 5% VAT</p> <p>Murabaha: At Bank's discretion a portion of Murabaha sale price may be waived.</p> <p>Musharakah: Sale of the Property to the customer will be @ outstanding amount+1% of the outstanding amount + 5% VAT</p>	
OTHER SERVICES		
No Objection Certificate (NOC)	RO 2	2.100
Liability Letter Issuance Charges	RO 2	2.100
Late payment fees	1% per annum on the overdue amount	

NOTES

- All balances, fees and charges pertaining to local/foreign currency accounts (USD, GBP, EURO, AED) are quoted to their equivalent in Omani Rials.
- The bank may, without prior approval but with due notice to clients, amend at any time its charges, commission or fees and reserves the right to levy additional charges at its sole discretion.
- Tariffs for any services not mentioned in this booklet will be available on request.
- Average relationship balance is the combined total average balance of current, savings and wakala investment deposits.
- Corresponding bank charges applicable on remittance outside Oman.
- Profit payment frequency for savings account is quarterly.
- Above charges are not applicable for Bank Nizwa employees.
- All Services and charges offered are inclusive of Value-Added Tax (VAT) 5% except for those which are zero rated or exempted.
- Effective from 27.04.2017