



بنك عُمان العربي
OMAN ARAB BANK

Bank Charges for Retail Customers

Description	Frequency	Charges OMR (Inclusive of VAT)
Saving Accounts		
Balance below RO 100/-	Monthly	0.525
Non maintenance of eligibility criteria for customers enrolled in the "Advantage" program	Monthly	5.250
Non maintenance of eligibility criteria for customers enrolled in the "Elite" program	Monthly	10.500
SPF salaried customers are exempted from monthly minimum balance charges		
Youth account and Salary account with less than RO 500 monthly customers are exempted from monthly minimum balance charge		
Current Account		
Monthly balance below RO 200/-	Monthly	0.525
Non maintenance of eligibility criteria for customers enrolled in the "Advantage" program	Monthly	5.250
Non maintenance of eligibility criteria for customers enrolled in the "Elite" program	Monthly	10.500
SPF salaried customers are exempted from monthly minimum balance charges		
Salary account with less than RO 500 monthly is exempted from monthly minimum balance charge		
Bank Statement		
Printed bank statement	Monthly	per annum 5.25
	Weekly	per annum 21
	Daily	per annum 52.5
Statement copy	Within 6 months	1.050
	Over 6 months	3.150
	Above 1 year	5.250
Cheque Book Charges		
Cheque book – 25 leaves		2.100
Cheque book – 50 leaves		3.150
Cheque book charges waived for Elite customers		

General		
Account closure	Before one year	3.150
Balance confirmation to Auditors/Balance Certificate/No Liability Certificate/NOC/ Liability Certificate	Per letter	2.100
Utility bills (OAB customers)	Per bill	0.525
Utility bills (non-OAB customers)	Per bill	1.050
Dormancy Charges (If balance below RO 100 in saving account and RO 200 in current account)	Per annum	2.100
Caution list (remove letter – individual)	Per letter	10.500
Caution list (remove letter – company)	Per letter	21.000
Cheque returned due to insufficient funds	Per cheque	15.750
Cheque returned due to other reasons (excluding insufficient funds)	Per cheque	5.250
Stop payment of single cheque or bunch of serially numbered cheques		5.250
Cancel stop payment of single cheque or bunch of serially numbered cheques		5.250
Demand Draft	Per demand draft	2.100
Pay Order	Per pay order	2.100
Voucher or cheque photocopy	Up to one year - Per / Voucher Cheque	2.100
	Over one year - Per / Voucher Cheque	3.150
International Transfer	Per transfer	5.250
Correspondent bank fees for internation transfer (If customer requests to bear the fees)	Per transfer	12.600
Postage Charges		2.100
SWIFT Reminder (If requested by customer)	Per SWIFT	5.250
Special Clearing (ECC)	Per cheque	5.250
Stop Payment of Demand Draft	Per demand draft	5.250
Cancellation of Demand Draft	Per demand draft	2.100
Purchase of Demand Draft	Per demand draft	2.100
Local Bank Transfer below 3,000 OMR	Per transfer	1.050
Local Bank Transfer 3,000 OMR and above	Per transfer	4.463
Inward SWIFT Transfer	Per transfer	5.250
Retail Loans		
Personal Loan (Application/Documentation/ Processing Fees)		26.250
Car Loan (Application/Documentation/ Processing Fees)		26.250
Housing Loan (Application/Documentation/ Processing Fees)		52.500
Loan Insurance Documentation Fee		of loan amount 0.0525%
	Minimum	5.250
	Maximum	78.750
Premature Settlement		of current balance 1.05%
Fully or Partial Loan Settlement		of settled amount 1.05%
Fully or Partial Loan Settlement for retired customer		exempted
Deferment of loan installment upon customer request	Per request	5.250
Topping up/rescheduling of an existing loan	Maximum	5.250
Rescheduling of an existing loan for retired customer		15.750
Change of Guarantor	Per request	5.250

Standing Order		
Standing Order within the bank		1.050
Standing Order outside the bank (Local)		2.100
Standing Order outside the bank (Foreign)		+ -/2.1 remittance charges
Standing order cancellation for outside bank beneficiary		2.100
Visa Debit Card		
New Card		1.050
Duplicate Card		2.100
Replacement Card (Lost/Stolen/Damaged)		2.100
Cash Withdrawals from (Non-OAB ATM's within Oman Switch), (Salary account of 200 OMR or less are exempt)	Per transaction	0.105
Annual Fee		1.050
OmanNet Balance Enquiry	Per transaction	0.053
OmanNet Mini Statement	Per transaction	0.053
OmanNet Customer Account Transfer	Per transaction	0.053
OmanNet Account to Account Transfer (Sender)	Per transaction	0.210
GCCNET Cash Withdrawal	Per transaction	0.840
GCCNET Balance Enquiry	Per transaction	0.315
International (VisaNet) Cash Withdrawal	Per transaction	1.575
Foreign Exchange International	Per transaction	2.5%
Foreign Exchange GCC	Per transaction	2.5%
Maal Debit Card		
New Card		Waived
Duplicate Card		Waived
Replacement Card (Lost/Stolen/Damaged)		2.100
Cash Withdrawals from (Non-OAB ATM's within Oman Switch) (Salary account of 200 OMR or less are exempt)	Per transaction	0.105
Annual Fee		Waived
OmanNet Balance Enquiry	Per transaction	0.053
OmanNet Mini Statement	Per transaction	0.053
OmanNet Customer Account Transfer	Per transaction	0.053
OmanNet Account to Account Transfer (Sender)	Per transaction	0.210
Credit Cards		
Classic Primary (Issuance/Renewal)	Per annum	31.500
Classic Supplementary (Issuance/Renewal)	Per annum	15.750
Gold Primary (Issuance/Renewal)	Per annum	52.500
Gold Supplementary (Issuance/Renewal)	Per annum	26.250
Platinum Primary (Issuance/Renewal)	Per annum	52.500
Platinum Supplementary (Issuance/Renewal)	Per annum	26.250
Infinite Primary (Issuance/Renewal) "Free for Elite customers"	Per annum	105.000
Infinite Supplementary (Issuance/Renewal) "Free for Elite customers"	Per annum	26.250
Internet Shopping Card	Per annum	12.600
Late Payment Fee	Per Month	10.500
Over Limit Charges	Per Month	10.500
Copy of Sales Voucher		3.150
Replacement Card (Lost/Stolen/Damage)	Per Card	15.750
Cash Advance Fee	Per transaction	Flat or min 2.100 3.15%
Monthly Interest	Monthly	1.575%
PIN Reissuance	Per Card	5.250
Foreign Exchange International	Per transaction	2.5%
Foreign Exchange GCC	Per transaction	2.5%

Mortgage/Pledge/Release		
Legal Mortgage Registration		26.250
Legal Mortgage Release		26.250
Pledge of Shares Registration		10.500
Shares Pledge Release		10.500
Post Dated Cheque		
Commission	Per cheque	5.250
Withdrawal of PDC	Per cheque	5.250
Safe Deposit Lockers		
Small	Per annum	52.500
Medium	Per annum	78.750
Large	Per annum	131.250
Extra Large	Per annum	183.750
Replacement of locks for the lost keys		105.000
Corporate Branch Safe Deposit Locker		
Small	Per annum	84.000
Medium	Per annum	157.500
Large	Per annum	236.250
Replacement of locks for the lost keys		105.000
Inward/Outward clean Collection		
Commission	Per cheque	5.250
Handling charges	Per cheque	7.350
Mobile Payment on Mobile Banking		
Person-to-Person – within OAB	Per transaction	0.053
Person-to-Person – Local Bank	Per transaction	0.105