



# Tariff of Charges

## Account Services

### Service Charge on Accounts

#### Current Account

Minimum monthly balance OMR 200

Bz 500 per month  
if minimum balance not maintained

#### Savings Account

Minimum monthly balance OMR 100

Bz 500 per month  
if minimum balance not maintained

#### Call Deposit Account

Minimum monthly balance OMR 1,000

OMR 2 per month  
if minimum balance not maintained

#### Dormant Accounts

If the account has the prescribed minimum balance

Free of Charge

If the account does not have the minimum balance

OMR 1 every 6 months

#### Fixed Deposit Account

Minimum deposit amount

OMR 5,000

Premature upliftment

Interest rate will be reduced by  
1% for the period run

#### Minor Account

If minimum balance not maintained

Free of charge

## Cheque Books / Counter Cheques

#### Standard Cheque Book

25 Leaves

OMR 2 per book

50 Leaves

OMR 3 per book

Cheque Book with Special Design

Actual cost + OMR 5 per book

Cheques in A4 Size

Actual cost

Same-day Cheque Book Issuance

Standard cheque book charge + OMR 1

Cheque Books despatched by mail

Standard cheque book charge + Registered  
Mail cost

Counter Cheque

OMR 1 per cheque

## Debit Card

Retail Debit Card Annual fee Free of Charge

Retail Debit Card Replacement OMR 1

Re-issuance of PIN: OMR 1

Although cards are issued free of charge, if uncollected within prescribed period, a fee of OMR 1 per card will be charged.

## ATM Cash withdrawals

QNB Oman Network and Oman Net Free of Charge

GCC Countries OMR 0.600 per transaction  
+ any fees set by other networks

International network OMR 1.5 per transaction  
+ any fees set by other networks

## Loans

### Service Fee

#### Management Fee

Personal Loan OMR 25

Mortgage Loan OMR 50

Vehicle Loan OMR 25

#### Early Settlement / Prepayment Fee

Personal Loan 1% on settled amount

Mortgage Loan 1% on settled amount

Vehicle Loan 1% on settled amount

#### Top-Up / Rescheduling Fee

Personal Loan OMR 5

#### Postponement of Installment Fee(\*)

Personal Loan OMR 5

(\*) Applicable only for postponement requested by borrower.

#### Insurance Administration Fee

## Stop Payments

Single cheques OMR 5 per cheque

Lost cheque book or series of cheques OMR 5 per occurrence

## Cheques Returned Unpaid

Returned due to Insufficient Funds	OMR 15 per cheque for each occasion
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## Currency Deposits / Withdrawals

### Deposits

In OMR / Foreign Currency	Free
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### Withdrawals

In Same Currency	0.2% (minimum OMR 5)
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In Other Currency	1% (minimum OMR 5)
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## Account Closure

Closure within 1 year	OMR 3
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Closure after 1 year	No charge
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## Cheques

### Cheque Deposits

Regular Clearing	Free
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Special Clearing	OMR 10 per cheque
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### Post-dated Cheques

Deposit	OMR 2 per cheque
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Cancellation (withdrawal)	OMR 1 per cheque
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Discounting of Post-dated Cheques	OMR 5 per cheque (excluding interest)
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Cancellation of Discounted Cheque	OMR 5 per cheque (excluding interest)
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Discounted Cheque Returned Unpaid	OMR 10 Per cheque
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## Foreign Currency Cheques

### Collection of FCY Cheque

Credited to OMR Account	OMR 5 + Correspondent Bank Charges
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Credited to FCY Account	0.125% of value of FCY cheque (minimum OMR 3 / maximum OMR 25) + Correspondent Bank Charges
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### Purchase of FCY Cheque

Credited in same FCY	0.5% Exchange Commission (minimum OMR 5) + Postage
Credited in OMR / Other FCY	OMR 5 + Postage
FCY Cheque Returned Unpaid	OMR 10 + Correspondent Bank Charges (+ Cheque Value, if purchased)

## Standing Orders

Setting up Automated Standing Order	Free
Amending Automated Standing Order	Free
Transfers to Other Banks	OMR 2 per Transfer + Remittance Commission
Balance Orders	Free
Cancellation of Standing / Balance Order	OMR 2

## Money Transfers

### Inward Transfers

#### OMR Remittances

Credited to Account at QNB	Free
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#### FCY Remittances

Credited at QNB in OMR or same FCY	Free
Credited at QNB in other FCY	0.125% Exchange commission (minimum USD 10 or equiv)

### Outward Transfers

Within Oman (OMR)

RTGS (Immediate Transfer) ACH (Batch transfer, 11:30 cut-off)	Up to OMR 20,000 OMR 1.5 Above OMR 20,000 OMR 2
QNB Overseas Branches	OMR 2
Middle East & GCC	OMR 4 + Correspondent's charges
USA, Europe, Far East & Asia	OMR 5 + Correspondent's charges

## Pay Order

Account holder OMR 2

## Cancellation

Electronic transfer

Refund in OMR OMR 2 + Correspondent's charges

Refund in FCY USD 10 or equivalent +  
Correspondent's charges

Pay order (original returned) OMR 2

## Credit Card

Titanium Credit card - annual fees OMR 10

Supplementary - annual fees OMR 10

Card re-issue Fee OMR 5

Card Replacement Fee OMR 5

Card over Limit Fee OMR 5

Late Payment Fee: OMR 3

Cash Advance Charge 3.00%

Minimum Due 5% or OMR 10  
(higher amount will be applicable)

Monthly Interest Rate on Retail & Cash 1.5%

Advanced Currency Conversion Fee: GCC + USD = 1%

EUR + GBP = 2.5% 2.5%

Other Currencies = 3%

## Miscellaneous

### Copy of Account Statement

Up to 6 months	OMR 1
6 months - 1 year	OMR 3
Over 1 year	OMR 5

### Copy of Paid Cheque

Paid within 1 year	OMR 2 per cheque
Paid more than 1 year	OMR 3 per cheque

### Letters, Confirmations & Certificates

Audit Confirmation Letter	OMR 2 per letter
Balance / No-liability Certificates	OMR 2 per letter
Other letters requested by customer	OMR 2 per letter

### Credit Inquiries

Local	OMR 5
Overseas (by mail)	USD 30
Overseas (by SWIFT)	USD 50

### Commercial / Mortgage

Registration	OMR 50 per registration
Release	OMR 10 per release

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