



# Tariff of Charges

## QNB First Membership

## Service Fee

QNB First Membership	Free of Charge
QNB First annual Welcome Package (next Welcome Package continuous Membership for 12 months)	Free of Charge
QNB First - Premium (Debit Card)	Free of Charge
QNB First - World Card (Credit Card*)	Free of Charge
* Subject to the Bank's Terms and Conditions	
QNB First Cheque Book	Free of Charge

## Accounts

## Service Fee

### Local and Other Currencies OMR, \$, € & £:

Current Account(*)	Free of Charge
Savings Account	Free of Charge
Call Account	Free of Charge
Fixed Deposit Account	Free of Charge
- Minimum Deposit amount OMR 5000 (**)	
- Breaking of Fixed Deposit prior to maturity	No deduction from principal
- One month or more	Interest rate will be reduced by 1% for the period run

### Minor Account

If minimum balance not maintained	Free of Charge
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(\*) Restrictions apply on opening in foreign currencies.

(\*\*) Or equivalent in other currencies

## Cheque Book Issuance

Issuance of QNB First cheque book	Free of Charge
Issuance of cheque book on same day	Free of Charge
Counter cheque (withdrawal)	Free of Charge

Although cheque books are issued free of charge, if uncollected within the prescribed period, a fee of OMR 2 per cheque book will be charged.

## Statement Copy (Accounts & Credit Cards)

Statement sent regularly to customers	Free of Charge
Statement copy at the branch	Free of Charge
Account statement for up to 6 months	OMR 1
Account statement for 6 months - 1 year	OMR 3
Account statement for more than 1 year	OMR 5

## Currency Deposits / Withdrawals

Deposits In OMR / Foreign Currency	Free of Charge
Withdrawals (*)	
- In same foreign currency	0.2% (Minimum OMR 5)
- In other currency	1% (Minimum OMR 5)

(\*) Withdrawals in foreign currency notes are subject to availability

## Account Closure

Account older than one year	
Account less than one year old	OMR 3/-

## Dormant Account

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
No minimum balance charges taken	

## Debit Cards

QNB First debit card annual fee	Free of Charge
QNB First debit card replacement	Free of Charge
QNB First debit card replacement with name	Free of Charge
Re-issuance of PIN	Free of Charge

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

Personal Loan	OMR 5
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(\*) Applicable only for postponement requested by borrower.

#### Insurance Administration Fee

0.075% from the loan amount with a minimum of OMR 5 and a maximum of OMR75

## Cheques

### Clearing of OMR Cheques

Regular clearing - end of day	Free of Charge
Special clearing	OMR 10 per cheque
Post dated cheques	
Deposit	OMR 1 per cheque
Cancellation (Withdrawal)	OMR 1 per cheque
Discounting	OMR 2 per cheque (Excluding interest)
Cancellation of discounting	OMR 5 per cheque (Excluding interest)
Discounted cheque returned unpaid	OMR 10 per cheque
Copy of paid cheque	
Paid within 1 year	OMR 1 per cheque
Paid more than 1 year	OMR 2 per cheque

## Returned Cheques

Due to insufficient funds:	OMR 15/-
Other legally acceptable reasons(*)	Free of Charge

\*Account restricted by the government authorities

## Foreign Currency (FCY) Cheques

Collection of FCY cheque	
Credited in OMR	OMR 3 per cheque + correspondent's charges
Credited in FCY	0.125% of cheque value (min. OMR 3 / Max. OMR 25) + correspondent's charges

## Stop Payment of Cheques

Per cheque	OMR 3
Lost cheque book or series of cheques	OMR 5 per occurrence

Standing orders		Service Fee
Setting up and amending automated Standing Orders free of charge		Free of Charge
Transfers to other banks in Oman in OMR		OMR 2 + Remittance Charges
Balance / sweep orders		Free of Charge
Standing Orders between QNB accounts		Free of Charge
Money Transfers		Service Fee
<b>Inward Remittances</b>		
If credited to beneficiary's QNB First account		Free of Charge
Pay Order		
Pay Order		OMR 1.5
Cancellation of Pay Order (original returned)		OMR 2
International Transfers		
USA, Europe, Far East, Asia		OMR 5 + correspondent's charges
GCC & Middle East		OMR 4 + correspondent's charges
Cancellation		OMR 2
Refund in OMR		+ correspondent's charges
Refund in FCY		USD 10 or equivalent + correspondent's charges
QNB Overseas branches		Free of Charge
Local Transfers		
Transfer to other banks in Oman in OMR (Free if transferred to charities)		OMR 1/- per transfer
Credit Card Type		
QNB First World Card – annual fees		Free of Charge
Supplementary QNB First credit card – annual fees		Free of Charge
Card Re-issue fee		Free of Charge
Card Replacement Fee		Free of Charge
Card Over limit Fee		Free of Charge
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	1.50%
Cash Advance Currency Conversion Fee	GCC + USD = 1% EUR + GBP = 2.5% Other Currencies = 3%
Personal Accident Insurance	Free of Charge
Travel Inconvenience Insurance	Free of Charge
Purchase Protection	Free of Charge
QNB Mobile SMS	Free of Charge
QNB E-statement	Free of Charge

### eBanking Services Service Fee

Internet Banking, Phone Banking and Mobile Banking	
Registration	Free of Charge
Enquiries on account balance and transactions	Free of Charge
Ordering account statement (full or mini)	Free of Charge
Funds transfer between QNB accounts	Free of Charge
Funds transfer to another bank account	International: OMR 1 + correspondent's charges Local: OMR 1
General information	Free of Charge
Interest rate information	Free of Charge
<b>SMS / QNB Alerts</b>	
Registration	Free of Charge
Alerts and notifications	Free of Charge

### Miscellaneous

Hold mail facility	OMR 5/- per month
Audit confirmation letter	Free of Charge
Interest certificate	Free of Charge
Verification signature	Free of Charge
Balance certificate / no liability letters / other letters issued at the request of the customer	OMR 2 per item

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