

SCHEDULE OF CHARGES FOR CORPORATE AND SME BANKING

| Type of Account | Tariff Details | Bank Charges (OMR) | VAT Amount (OMR) | Total Amount Inclusive of VAT (OMR) |
|---|---|--|---|---|
| Current Account | If balance is less than OMR 200 per month | 0.500 | 0.025 | 0.525 |
| Call Account | If balance is less than OMR 200 per month | 1.000 | 0.050 | 1.050 |
| Account Services | Tariff Details | Bank Charges (OMR) | VAT Amount (OMR) | Total Amount Inclusive of VAT (OMR) |
| Cash Withdrawal of Any Currency Other than the Currency of Account | | 1% of the amount withdrawn plus prevailing exchange rate | 0.05% of the amount withdrawn plus prevailing exchange rate | 1.05% of the amount withdrawn plus prevailing exchange rate |
| Bank Statement | Up to 6 months | 5.000 | 0.250 | 5.250 |
| | 7-12 months | 20.000 | 1.000 | 21.000 |
| | Over 12 months | 50.000 | 2.500 | 52.500 |
| Ordering Cheque Book | For 25 leaves | 2.000 | 0.100 | 2.100 |
| | For 50 leaves | 3.000 | 0.150 | 3.150 |
| Stop Cheque Payment | Per cheque | 5.000 | 0.250 | 5.250 |
| Cheque Return | for insufficient funds | 15.000 | 0.750 | 15.750 |
| | for other reasons | 10.000 | 0.500 | 10.500 |
| Collection of Overseas Cheques | Per Cheque | 0.1% - maximum of 50.000 | 0.005% - maximum of 2.500 | 0.105% - maximum of 52.500 |
| Special Cheque Printing | | 20.000 | 0.750 | 20.750 |
| Photocopy of Paid Cheques | Up to 1 year | 2.000 | 0.100 | 2.100 |
| | More than 1 year | 3.000 | 0.150 | 3.150 |
| Photocopy of Other Documents | Up to 1 year | 2.000 | 0.100 | 2.100 |
| | More than 1 year | 3.000 | 0.150 | 3.150 |
| Account Closure | | 3.000 | 0.150 | 3.150 |
| Dormant Account | For half year | 1.000 | 0.050 | 1.050 |
| | For a whole year if account does not have the minimum balance | 2.000 | 0.100 | 2.100 |
| Annual Fee | | 20.000 | 1.000 | 21.000 |
| Handling of post-dated Cheques | Per Bunch | 50.000 | 2.500 | 52.500 |
| Account related customer enquiry for transactions for records more than 12 months old | Per Inquiry | 50.000 | 2.500 | 52.500 |
| Account related customer enquiry for transactions within the same year | | 5.000 | 0.250 | 5.250 |
| Temporary Overdraft Fees | | 200.000 | 10.000 | 210.000 |

| Transfers and Payments (manual transaction tariff) | Tariff Details | Bank Charges (OMR) | VAT Amount (OMR) | Total Amount Inclusive of VAT (OMR) |
|--|--|--------------------|------------------|-------------------------------------|
| Remittance Transfer (over the counter) | Local remittance through ACH | 3.000 | 0.150 | 3.150 |
| | Local Remittance through RTGS | 12.000 | 0.600 | 12.600 |
| | GCC remittance | 15.000 | 0.750 | 15.750 |
| | Overseas remittance actual out-of pocket expenses / other bank charges extra | 15.000 | 0.750 | 15.750 |
| | Investigation fees on foreign telex | 35.000 | 1.750 | 36.750 |
| | Amendment on telegraphic transfer | 15.000 | 0.750 | 15.750 |
| | Per enquiry on recalling funds | 15.000 | 0.750 | 15.750 |
| | Transfers within ABO | 3.000 | 0.150 | 3.150 |
| Digital Remittances Charges | Local remittance through ACH | 1.000 | 0.050 | 1.050 |
| | Local Remittance through RTGS | 4.000 | 0.200 | 4.200 |
| | GCC Remittance | 5.000 | 0.250 | 5.250 |
| Pay Orders / Managers Cheque | Per instrument | 2.000 | 0.100 | 2.100 |
| | Cancellation | 10.000 | 0.500 | 10.500 |
| | Stop pay order/managers cheque | 10.000 | 0.500 | 10.500 |
| Purchase of Foreign Demand Draft | | 3.000 | 0.150 | 3.150 |
| Cancellation of Foreign Demand Draft | | 10.000 | 0.500 | 10.500 |
| Standing instructions (SI) | One time setup charges | 2.000 | 0.100 | 2.100 |
| Standing instructions | One time setup internal to third party | 1.000 | 0.050 | 1.050 |
| Standing instructions | One time setup local & foreign currency accounts | 5.000 | 0.250 | 5.250 |
| Standing instructions unpaid / rejected | One time setup third party / local customers | 1.000 | 0.050 | 1.050 |
| Standing instructions unpaid / rejected | One time setup foreign currency accounts | 2.000 | 0.100 | 2.100 |
| Cancellation of standing instruction | | 2.000 | 0.100 | 2.100 |
| Caution List Removal | | 20.000 | 1.000 | 21.000 |

| Digital Banking | Tariff Details | Bank Charges (OMR) | VAT Amount (OMR) | Total Amount Inclusive of VAT (OMR) | |
|-------------------------|--|--------------------|------------------|-------------------------------------|---------|
| | Business to Business - Annual Maintenance fee | 100.000 | 5.000 | 105.000 | |
| | E-Commerce (PG) - Setup Fee: One-time | 200.000 | 10.000 | 210.000 | |
| | E-Commerce (PG) - Maintenance Fee | 10.000 | 0.500 | 10.500 | |
| | Corporate Internet Banking - Setup Fee: One-time | 10.000 | 0.500 | 10.500 | |
| | Corporate Internet Banking - Annual Maintenance Fee | 10.000 | 0.500 | 10.500 | |
| | Business to Business - Host to Host Setup Fee: One-time | 300.000 | 15.000 | 315.000 | |
| Issuance of Certificate | Tariff Details | Bank Charges (OMR) | VAT Amount (OMR) | Total Amount Inclusive of VAT (OMR) | |
| | Letter of Ministry of Commerce & Industry | Per certificate | 15.000 | 0.750 | 15.750 |
| | Balance Certificate | Per certificate | 15.000 | 0.750 | 15.750 |
| | Audit Confirmation Letter | Per certificate | 15.000 | 0.500 | 15.500 |
| | No Objection Certificate | Per certificate | 10.000 | 0.500 | 10.500 |
| | Outstanding Letter | Per certificate | 15.000 | 0.500 | 15.500 |
| | Credit Worthiness | Per certificate | 15.000 | 0.500 | 15.500 |
| | Other Certificates | Per certificate | 15.000 | 0.500 | 15.500 |
| | Insurance Letter (CMA) | Per certificate | 20.000 | 1.000 | 21.000 |
| | Underformation Account Certificate | Per certificate | 15.000 | 0.750 | 15.750 |
| Security Administration | Tariff Details | Bank Charges (OMR) | VAT Amount (OMR) | Total Amount Inclusive of VAT (OMR) | |
| | Registration/ Release of Legal Mortgage | | 25.000 | 1.250 | 26.250 |
| | Pledge of Shares Registration | | 25.000 | 1.250 | 26.250 |
| | Pledge of Shares Release | | 25.000 | 1.250 | 26.250 |
| | Registration of Joint Registration of Vehicle | | 25.000 | 1.250 | 26.250 |
| | Delay in Submission of a Valid Commercial Registration Certificate for More Than 30 Days After Expiration | Monthly charges | 10.000 | 0.500 | 10.500 |
| | Delay in Submission of a Valid Oman Chamber of Commerce Certificate for More Than 30 Days After Expiration | Monthly charges | 10.000 | 0.500 | 10.500 |
| | Creation or Renewal of Commercial Mortgage | | 100.000 | 5.000 | 105.000 |
| | Interchangeability of limits | | 0.050% Min. 250 | | |
| | Renewal of Valuation / Periodic Valuation | | 10.000 | 0.500 | 10.500 |
| | Interchangeability of limits by group/ related company | | 25.000 | 1.250 | 26.250 |

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| Temporary release of securities | | 10.000 | 0.500 | 10.500 |
| Permanent release of securities | | 50.000 | 2.500 | 52.500 |
| Letter to MOH (swapping/dividing /splitting/changing of ownership of title deeds | | 25.000 | 1.250 | 26.250 |
| Creation or renewal of commercial mortgage | | 50.000 | 2.500 | 52.500 |
| Sanction of new loan | | Minimum 1% | | |
| Sanction of New/ Enhancement in Working Capital Facilities | | Minimum 1% | | |
| Renewal of working capital facilities | | Minimum 1% | | |
| Debit Card and Related Fees | Tariff Details | Bank Charges (OMR) | VAT Amount (OMR) | Total Amount Inclusive of VAT (OMR) |
| Debit Card | New card issuance fees | 5.000 | 0.250 | 5.250 |
| | Issuance of supplementary | 2.000 | 0.100 | 2.100 |
| | Replacement card fees | 1.000 | 0.050 | 1.050 |
| | Card cancellation fees | 20.000 | 1.000 | 21.000 |
| | Forex Markup Fees | 2.5% | | |
| ATM Transaction (Cash Withdrawal) | Cash withdrawal through Oman Switch | 0.100 | 0.005 | 0.105 |
| | Cash withdrawal through GCC Net | 1.500 | 0.075 | 1.575 |
| | Cash withdrawal through Visa | 2.000 | 0.100 | 2.100 |
| Balance Enquiry Charges | Through Oman Switch | 0.050 | 0.003 | 0.053 |
| | Through GCC Net | 0.500 | 0.025 | 0.525 |
| | Through Visa | 0.500 | 0.025 | 0.525 |
| Credit Card | Copy of Sales Voucher | 5.000 | 0.250 | 5.250 |
| | Forex Markup Fees | 2.5% | | 0.030 |
| | PIN re-issuance | 5.000 | 0.250 | 5.250 |
| | Temporary limit increase | 5.000 | 0.250 | 5.250 |
| | Issuance of Corporate prepaid card | 5.000 | 0.250 | 5.250 |
| | Issuance of Corporate purchase card | 20.000 | 1.000 | 21.000 |

| Trade Finance Standard Tariff / Charges | Tariff Details | Bank Charges (OMR) | VAT Amount (OMR) | Total Amount Inclusive of VAT (OMR) |
|---|---|-------------------------------------|------------------|-------------------------------------|
| Cable / SWIFT / Telex | Cable / SWIFT / Telex - MT 700 - LC Issuance | 25.000 | 1.250 | 26.250 |
| | Cable / SWIFT / Telex - MT760 - Guarantee / SBLC issuance Outside GCC | 25.000 | 1.250 | 26.250 |
| | Courier – Intl | 25.000 | 1.250 | 26.250 |
| | Courier – Oman | 20.000 | 1.000 | 21.000 |
| | LC Imports – Revolving LC (Min. amount) | 0.125% pm Min. 30 | | |
| | LC Exports – Advising Non-Customer | 30.000 | 1.500 | 31.500 |
| | LC Exports – Adding Confirmation: Sight | 1.75% pa Min. 25 | | |
| | LC Exports – Transfer without Substitution | 0.25% Min. 30 | | |
| | LC Exports – Negotiation Commission | 0.3% and Min. 30 | | |
| | Loan Against Trust Receipt – Extension of import loan (LTR) | Min. 30 to 300 based on no. of days | | |
| | Loan Against Trust Receipt – Direct LTR processing fee upto 5001-20k | 20.000 | 1.000 | 21.000 |
| | Loan Against Trust Receipt – Direct LTR processing fee above 20k | 50.000 | 2.500 | 52.500 |
| | MT799 / MT999 - Free Format Message | 15.000 | 0.750 | 15.750 |
| | MT700 - LC Issuance | 25.000 | 1.250 | 26.250 |
| | MT707 - LC Amendment | 15.000 | 0.750 | 15.750 |
| | MT754 / MT752 / MT750 / MT742 / MT734 - Documents under LC | 15.000 | 0.750 | 15.750 |
| | MT760 - Guarantee / SBLC issuance Outside GCC | 25.000 | 1.250 | 26.250 |
| | MT767 - Amendment to Guarantee / SBLC | 15.000 | 0.750 | 15.750 |
| | Other SWIFT message types | 15.000 | 0.750 | 15.750 |
| | Postage charges | 2.000 | 0.100 | 2.100 |
| Other Courier - Intl | 25.000 | 1.250 | 26.250 | |
| Other Courier - Oman | 20.000 | 1.000 | 21.000 | |

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| Letter of Credit (Imports) | Opening Commission | As per FOL (Min 3 months or as per approval and minimum of RO.25) + SWIFT charges | | |
| | Amendment charges: Increase of amount / extension | Same as opening charges Min RO 15 + SWIFT | | |
| | Other Terms amendments | RO 15 + SWIFT | | |
| | Acceptance commission | As per FOL Min RO 25/- + SWIFT | | |
| | Cancellation of LC | No Charge | | |
| | Discrepant document fee (payable by beneficiary) | USD 130 or equivalent in FCY | | |
| | Document handling charges under sight LC issued by us | No Charge | | |
| | Revolving LC | 1/8% per month Min RO 25/- | | |
| | Reimbursement Charges | USD 100 or equivalent in FCY. Local Payments RO 20 /- | | |
| Letter of Credit (Exports) Advising L/C | Customer | RO.20/-(including Postage) | | |
| | Non Customer | RO.30/-(including Postage) | | |
| | Amendments: Customer | RO15/-(including Postage) | | |
| | Amendments: Non Customer | RO.30/- | | |
| | Adding Confirmation | Sight - 1.50% p.a. Min RO25 Usance - 2% p.a. Min. RO25 | | |
| | Transferable LC Commission | 0.25%.Min RO 30 for Transfer without substitution / Min RO 5 for transfer with substitution | | |
| | Negotiation Commission | 0.3% flat Min RO. 30/- + Courier | | |
| | Cancellation of Export LC | No Charge | | |
| Documentary or Clean Bills/Collections | Inward Collection Commission / Handling Charges | 1/8 % min. RO.25 + SWIFT + Postage | | |
| | Reminders / Messages | RO 15 per message | | |
| | Analyzation | As per sanction Min. RO.25 | | |
| | Outward Collection | 1/8% flat Min. RO.25 + Courier | | |

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| Guarantees Issuing charges | Bid Bonds | As per Sanction (min 3 months) Min. RO.25/- | | |
| | Performance Bonds | As per Sanction (min 3 months) Min. RO.25/- | | |
| | Advance Payment Guarantees | As per Sanction (min 3 months) Min. RO. 25/- | | |
| | Payment / Financial Guarantees | As per Sanction (min 3 months) Min. RO.25/- | | |
| | Amendment charges: Increase in amount / Extension of validity | As per Sanction Min.RO.20/- | | |
| | Other amendments | 20.000 | 1.000 | 21.000 |
| | Settlement of Claim | 25.000 | 1.250 | 26.250 |
| | Shipping guarantees | As per approval or 100% cash margin + Under LC - RO 25 flat Not under LC 0.125% per month Min RO.25 | | |
| Loan against Trust receipts | Interest | As per sanction Terms | | |
| | Extension of import loan (LTR) | Min. 30 to 300 based on no. of days | | |
| | Direct LTR processing Fee | RO 15 per Document | | |
| Bill Discounting | Interest | As per sanction Terms | | |
| | Handling charges for direct export bill discounting under ECGA | Min. 30 to 300 based on no. of days | | |
| | Handling charges for other bill discounting including Contract Financing | Min. 30 to 300 based on no. of days | | |