



بنك عُمان العربي
OMAN ARAB BANK

Oman Arab Bank Charges

Below are the charges implemented in Oman Arab Bank and set by Central Bank of Oman in reference to Circular 1068 dated May 13th, 2010.

Personal Loans:

Types of Charges	Maximum charges
Charge for topping up or rescheduling of an existing loan	RO 5
Installment Waiver charges that could be levied only if the installment is waived at the request of the customer (No charges shall be levied if the bank is offering this as a gesture on various occasions such as Eid, National Day, etc)	RO 5
Charges for pre-payment or pre-closure of the loan before the actual due date	1% of the prepaid/foreclosed amount



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Account Operation:

Types of Charges	Maximum charges
<p>Minimum Balance Charges in respect of saving Accounts (Minimum balance prescribed not to exceed RO100)</p> <p>Minimum Balanced Charges in respect of current Account (Minimum balance prescribed not to exceed RO 200)</p> <p>No charges shall be levied under this head if the account is maintained for the purpose of receiving Pension and other Social Support Allowance being granted by the Government to pensioners and disabled persons. No charges shall be levied resulting in balance becoming debit</p>	<p>Bz.500 per month</p> <p>Bz.500 per month</p>
<p>Issue of any Certificate by the bank to its customers such as Balance Confirmation, Nil Liability or No Due Certificate etc.</p>	<p>RO 2 per certificate</p>
<p>Cheque Return Charges There shall be no penalty for cheque return on accountholder presenting cheque for collection (Refer Circular BM 730 dated 4.7.1994)</p>	<p>RO15 (minimum RO 10/-)</p>
<p>Stop payment of Cheques (either single cheque or bunch of serially numbered cheques) this ceiling applies also to cancellation of Stop Payment instructions</p>	<p>RO 5</p>
<p>Photocopy of paid cheque</p>	<p>RO 2 if the cheque is within one year period and RO 3 if the cheque is more than one year old</p>
<p>Dormant Accounts</p>	<p>Nil charges, if the account has the prescribed minimum balance</p> <p>RO 1 per half year or RO 2per year if the account does not have the minimum balance</p>



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Types of Charges	Maximum charges
Closure of Accounts	No Charges are to be levied, if the account is more than one year old. RO 3 if the account is closed within one year
Collection of Outstation Cheques	Bz.500 to be shared equally by the collecting bank and the paying bank
Cheque Leaves	RO 1 per book of 10 leaves RO 2 per book of 25 leaves RO 3 per book of 50 leaves RO 5 per book of 100 leaves
ATM Cards New Cards Supplementary Cards Replacements Annual fee for Debit Cards (Refer Circular BM 996 dated 20/2/2006)	RO 1 RO2 RO2 RO1
Cash Withdrawal through ATM of the other network within Oman Switch	Bz. 100
Bank Statements (Other than normal periodicity as agreed)	RO 5 p.a. for monthly statements RO.20 p.a. for weekly statements RO 50 p.a. for daily statements



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Types of Charges	Maximum charges
Duplicate Statements	RO 1 up to 6-month old statements RO 3 for 6-12 months RO 5 beyond one year
Utility Payments	Bz. 500 for own customers and RO 1 for others
DD/Pay orders	RO 2
Standing Instructions	RO 1 for intra-bank transactions RO 2 for others
Caution List Removal processing *	RO 10 for individuals RO 20 for others
Premature Closure of deposits	No deduction from principal Interest Payment may be reduced by 1% p.a. for the period run
Remittances	RO1 for local remittances and RO 5 for overseas remittances (actual out pocket expenses/other bank charges extra)



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Types of Charges	Maximum charges
Inward credits to Accounts	RO 1 for local remittances and RO 5 for overseas remittances (actual out of pocket expenses/other bank charges extra)

* These requests are to be taken up with Central Bank, on Exceptional Basis, on merits