



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

Current and Savings OMR 2 per year
if minimum balance not maintained

Fixed Deposit Account

Minimum deposit amount OMR 5,000 -

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

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

International network OMR 1.5 per transaction

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.

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

Stop Payments

Single cheques	OMR 5 per cheque
Lost cheque book or series of cheques	OMR 5 per occurrence

*ALL FEES AND CHARGES STATED ABOVE ARE EXCLUSIVE OF VALUE ADDED TAX IMPOSED BY THE SULTANATE OF OMAN PURSUANT TO ROYAL DECREE NO. 121/2020 PROMULGATING THE VALUE ADDED TAX LAW AND DECISION NO. 53/2021 ISSUING THE EXECUTIVE REGULATIONS. THE APPLICABLE VALUE ADDED TAXES SHALL BE ADDED TO THE RELEVANT FEES AND CHARGES TO BE PAID BY CUSTOMERS

Cheques Returned Unpaid

Returned due to Insufficient Funds	OMR 15 per cheque for each occasion
------------------------------------	-------------------------------------

Currency Deposits / Withdrawals

Deposits

In OMR / Foreign Currency	Free
---------------------------	------

Withdrawals

In Same Currency	0.2% (minimum OMR 5)
------------------	----------------------

In Other Currency	1% (minimum OMR 5)
-------------------	--------------------

Account Closure

Closure within 1 year	OMR 3
-----------------------	-------

Closure after 1 year	No charge
----------------------	-----------

Cheques

Cheque Deposits

Regular Clearing	Free
------------------	------

Special Clearing	OMR 10 per cheque
------------------	-------------------

Post-dated Cheques

Deposit	OMR 2 per cheque
---------	------------------

Cancellation (withdrawal)	OMR 1 per cheque
---------------------------	------------------

Discounting of Post-dated Cheques	OMR 5 per cheque (excluding interest)
-----------------------------------	---------------------------------------

Cancellation of Discounted Cheque	OMR 5 per cheque (excluding interest)
-----------------------------------	---------------------------------------

Discounted Cheque Returned Unpaid	OMR 10 Per cheque
-----------------------------------	-------------------

Foreign Currency Cheques

Collection of FCY Cheque

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

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
----------------------------	------

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 Above OMR 20,000 OMR 1.7
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 1.5
----------------	---------

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%
Other Currencies =	3%

*ALL FEES AND CHARGES STATED ABOVE ARE EXCLUSIVE OF VALUE ADDED TAX IMPOSED BY THE SULTANATE OF OMAN PURSUANT TO ROYAL DECREE NO. 121/2020 PROMULGATING THE VALUE ADDED TAX LAW AND DECISION NO. 53/2021 ISSUING THE EXECUTIVE REGULATIONS. THE APPLICABLE VALUE ADDED TAXES SHALL BE ADDED TO THE RELEVANT FEES AND CHARGES TO BE PAID BY CUSTOMERS

Miscellaneous

Copy of Account Statement

Within 1 year	OMR 1 per month
Over 1 year	OMR 5 per month

Copy of Paid Cheque

Paid within 1 year	OMR 2 per cheque
Paid before 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

Qatar National Bank (Q.P.S.C.)
P.O. Box: 4050
Postal Code: 112,
Ruwi, Oman

Tel.: (+968) 2472 5555
Fax: (+968) 2477 9233

qnb.com/Oman