



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 2000 (**)	
- Breaking of Fixed Deposit prior to maturity	No deduction from principal
- Less than one month	0% interest paid
- One month or more	Interest paid at applicable rate for completed deposit period

(*) 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

*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

Certified statement other than regular	OMR 1/- per monthly statement
Account statement for 1 - 5 years	OMR 1/- per monthly statement
Account statement for more than 5 years	OMR 2/- per monthly statement

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	Free of Charge
Account less than one year old	OMR 3/-

Dormant Account

Minimum balance OMR 100(*)	OMR 1 semi-annually
----------------------------	---------------------

(*) Or equivalent in other currencies.

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
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.

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 before 1 year	OMR 2 per cheque

*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

Returned Cheques

Due to insufficient funds:

For the first time	OMR 15/-
For the second time	OMR 15/-
For the third time and more	OMR 15/-
Other legally acceptable reasons	Free of Charge

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
Purchase of FCY cheque	
Credited in same FCY	0.5% Exchange commission (min. OMR 5) + postage
Credited in OMR / other FCY	OMR 5 + postage
FCY Cheque returned unpaid	OMR 10 + correspondent's charges (plus cheque value if purchased)

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

*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

Money Transfers

Service Fee

Inward Remittances

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

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)

*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

Monthly Interest Rate on Retail & Cash Advance Currency Conversion Fee	1.50% 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

SMS / QNB Alerts

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

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