

## 1. CURRENT / SAVINGS ACCOUNTS (RESIDENT / NON RESIDENT)

A. Local Currency			
	(i)	Interest;	
	a)	Credit Balance	
	a1)	Credit Balance (for Current Accounts)	Nil
	a2)	Credit Balance (for Savings Accounts - OMR) (for Savings Accounts – On minimum balance of OMR 100 during any one Calendar month, paid on semi-annual basis (June & December)	0.125 % p.a.
	a3)	Credit Balance (for Savings Accounts - Foreign Currency) (for Savings Accounts – On minimum balance of OMR 5,000 during any one Calendar month, paid on monthly basis	Based on International Market Rate
	b)	Debit Balance	Rate subject to arrangement
	b1)	Personal Account	Minimum charge (monthly) OMR5
	b2)	Corporate Account	Minimum charge (monthly) OMR10
	(ii) a)	Cheques for collection (Local) (Incorrect or absent MICR)	Per item NIL
	b)	Cheques for collection (Foreign)	Per item OMR 10 + correspondent bank charges
	c)	Returned Cheques presented by account holder for collection (Local / Abroad) for any reason	Per item NIL
	(iii)	Special Clearing	Each item OMR 10
	(iv) a)	Cheques drawn on us returned for insufficient funds	Each item OMR 15
	b)	Cheques drawn on other bank accounts returned for insufficient funds	Each item NIL
	(v)	Certified Cheques	Discontinued
	(vi)	Stop Payment Instructions	Per Request OMR 5 per cheque / continuous series
		Stop Payment cancellation	Per Request OMR 5 per cheque / continuous series
	(vii)	Semi-Annual Account Charges	
	a)	Personal Accounts	Per account semi-annually Nil
	b)	Corporate (All Others)	Per account semi-annually Nil
	(viii)	Low Balance Charges:	
	a)	For the month an account (personal/corporate) is opened with minimum balance ( OMR 200)	Nil
	b)	From the second month onwards;	
	b1)	On personal accounts when minimum balance drops below OMR 200 or equivalent in FCY (for Current Accounts) during any given month	Bz. 500
	B2)	On personal accounts when minimum balance drops below OMR 100 or equivalent in FCY(for Savings Accounts) during any given month	Bz. 500

	B3) On corporate accounts whose minimum balance drops below OMR 200 or equivalent in FCY (for Current Accounts)during any given month	Bz. 500
	c) Credit facility accounts and accounts overdrawn during the month. (if the balance exceeds the approved limit)	Bz. 500
	d) Dormant accounts (applicable only if the low balance charges are not applied)	
	d1) Current Account (if the account balance is below the minimum stipulated OMR 200)	Per account semi-annually OMR 1
	d2) Savings Account (if the account balance is below the minimum stipulated OMR 100)	Per account semi-annually OMR 1
(ix)	Closing of Account - If account is less than 1 year old	OMR 3
	<i>No charges are to be levied , if the account is more than one year old.</i>	
(x)	Counter-Cheques/Counter-Receipts Charge per cheque leaf / receipt issued	Not Applicable
	(This charge is imposed to discourage such drawings and encourage customers to utilise their own Cheque Book/ATM Services).	
(xi)	Standing Order Payments	
	a) Establishment Fee (Personal and Corporate)	Nil
	b) Effecting Payment Fee	
	b1) Intra Bank transfers	Nil
	b2) By means of Demand Draft, Payment order	OMR 2 + postage
	b3) By means of ACH/RTGS/SWIFT (plus applicable Charges of ACH/RTGS)	OMR 2 + postage
	b4) By means of Transfer in foreign currency (Code: Ours )	(Queries OMR 5 ) OMR 5 + OMR 11 Correspondence Charges
	b5) By means of Transfer in foreign currency (Code: Share)	(Queries OMR 5 ) OMR 5
	c) Amendment Fee (excluding requests to defer/postpone payments)	Nil
(xii)	Specially designed Cheques - which must comply with Bank's specification	Cost of cheque book + administrative charges
(xiii)	Minimum deposit to open accounts	
	a) Personal accounts	
	a1) Salaried	Not specified
	a2) Non-Salaried	Not specified
	b) Corporate accounts	Not specified
(xv)	Cheque books requests	
	25 Leaves	Per Cheque book OMR 2
	50 Leaves	Per Cheque book OMR 3
(xvi)	For cheque books dispatched by mail / courier (Personal and Corporate)	Per Cheque book Cost of Registered Post / Courier charges
(xvii)	Deposits in non-OMR Currency notes in account currency	Flat 1 % (minimum equivalent to OMR 1)
(xviii)	Withdrawals in non-OMR Currency notes in account currency ( Minimum 2 working days notice required )	Flat 1% (minimum equivalent to OMR 1)
(xvii)	Cautionary List removal processing (To be taken up with Central Bank of Oman on exceptional basis on merits)	
	a) Personal	OMR 10
	b) Corporate	OMR 20
	<i>No charges will be levied if the account is held for the purpose of receiving Pension &amp; other Social Support Allowance granted by Government to Pensioners &amp; disabled persons and accounts receiving monthly salary of less than RO500/- .No charges shall be levied resulting in balance becoming debit.</i>	

## 2. DEPOSIT ACCOUNTS (RESIDENT / NON RESIDENT)

### A. Local Currency - Fixed, Call & Notice

(i)	Interest	Rate subject to arrangement
(ii)	Minimum balance on Fixed Deposit to earn interest	OMR 5,000
(iii)	Minimum balance on Call & Notice Accounts to earn interest, (If balance falls below minimum on any day interest will not be paid for that day)	OMR 1,000
(iv)	Semi-Annual Account Charge on Call & Notice Accounts	Nil
(v)	Low Balance Charges for Call & Notice Accounts	Nil
(vi)	Closing of Call & Notice Account charges	Nil
(vii)	Deposits in Currency Notes	Flat 1% (minimum equivalent to OMR 1)
(viii)	Withdrawals in Currency Notes (2 working days advance notice required)	Flat 1% (minimum equivalent to OMR 1)
(ix)	Other transaction (Call and Notice Accounts)	Charges applicable to local currency Current Accounts
(x)	Premature Closure of Deposits	
	(i) Deduction from Principal	No deduction
	(ii) Interest Payment may be reduced by	1 % p.a.

### B. Foreign Currency - Fixed, Call & Notice

(i)	Interest	Rate subject to arrangement
(ii)	Minimum balance on Fixed Deposit to earn interest	USD 5000.- or equivalent
(iii)	Minimum balance on Call & Notice Accounts to earn interest, (If balance falls below minimum on any day interest will not be paid for that day)	equivalent of USD 5,000
(iv)	Semi-Annual Account Charge on Call & Notice Accounts	Nil
(v)	Low Balance Charges for Call & Notice Accounts	Nil
(vi)	Closing of Call & Notice Account charges	Nil
(vii)	Deposits in Currency Notes	Flat 1% (minimum equivalent to OMR 1)

	(viii)	Withdrawals in Currency Notes (2 working days advance notice required)	Flat 1% (minimum equivalent to OMR 1)
	(ix)	Other transaction (Call and Notice Accounts)	Charges applicable to local currency Current Accounts in account currency
	(x)	Premature Closure of Deposits	
		(i) Deduction from Principal	No deduction
		(ii) Interest Payment may be reduced	Based on elapsed period
<b>3. DEBIT CARDS</b>			
	(i)	ATM Cards:	
		a) Issuing Fee (For Principal plus Supplementary Cards)	OMR 1 card account
		b) Replacement Fee (For lost/stolen Cards. Not applicable if Card is damaged due to normal wear and tear)	OMR 2 per Card
		c) Annual charge/fees	OMR 1 card account
<b>4. ATM TRANSACTIONS</b>			
<b>A WITHIN OMAN AT FAB MACHINES</b>			
		a) Cash withdrawals	Nil
		b) Balance inquiry	Nil
		c) Mini statements	Nil
<b>B WITHIN OMAN AT OMAN NATIONAL SWITCH</b>			
		a) Cash withdrawals	NIL
		b) Balance inquiry	Nil
		c) Mini statements	Nil
<b>C WITHIN GCC SWITCH INCLUDING UAE</b>			
		a) Cash withdrawals	Bz. 588
		b) Balance inquiry	Bz. 257
		c) Mini statements	(Not Applicable)
<b>D International ATMs excluding GCC SWITCH - (VISA Transactions)</b>			
		a) Cash withdrawals	2.5 % of the withdrawal amount & not less than OMR 1.500
		b) Balance inquiry	Nil
		c) Mini statements	(Not Applicable)

## 5. CREDIT CARDS

### VISA CARDS

(i)	Eligibility Criteria - Applicant Income	FAB Customers		
	Classic Cards	OMR 500 p.m.		
	Gold Cards	OMR 700 p.m.		
	Platinum Cards	OMR 3500 p.m		
(ii)	Enrollment Fee	NIL		
(iii)	Annual Fee	FAB & Non-FAB Customers	FAB Staff	
	Visa Classic			
	Principal	OMR 25 p.a.	Free	
	Supplementary*	Free	Free	
	Visa Gold			
	Principal	OMR 35 p.a.	Free	
	Supplementary*	Free	Free	
	Visa Platinum			
	Principal	N / A	N / A	
	Supplementary*	N / A	N / A	
(v)	Replacement Fee			
	a) For Lost/Stolen Cards	OMR 10/-	NIL	
	b) Due to normal wear and tear	OMR 10/-	NIL	
(vi)	Interest Rate			
	a) FAB Customers (for salary mandated)	1.5% p.m.	1.25% p.m.	
	b) Non-FAB Customers	1.66 p.m.	N/	
(vii)	Interest Free Period	Up to 55 days	Up to 55 days	
(viii)	Cash Advance Limit	80% of Credit limit	80% of Credit limit	
(ix)	Cash Advance Fee	2.5% or OMR 5/- whichever is higher	2.5% or OMR 5/- whichever is higher	
(x)	Choice of Monthly Payment	5% to 100%	5% to 100%	

(xi)	Minimum Monthly Payment			
	a) All Cards except Platinum	5% or OMR 10 whichever is higher	5% or OMR 10 whichever is higher	
	b) Platinum	5% or OMR 10 whichever is higher	5% or OMR 10 whichever is higher	
(xii)	Late Payment Fee	OMR 7.500	OMR 7.500	
(xiii)	Over Limit Fee	OMR 7.500	OMR 7.500	
(xiv)	Photocopy request for transactions slips	N/A	N/A	
(xv)	Credit Shield Fee	N/A	N/A	

## 6. TRANSFERS/PAYMENT ORDERS

### A Outward

(i)	Pay Order (Local Demand Draft)		OMR 1/-
(ii)	Demand Drafts(Foreign Currency)		OMR 2/-
(iii)	If Demand Draft is mailed by the Bank to the beneficiary on behalf of the purchaser		Cost of registered postage
(iv)	Stop Payment charges for Demand Drafts	Per item	OMR 5/- + Corr. Bank charges
(v)	Cancellation of Pay Orders (Local Demand Drafts)	Per item	Waived
(vi)	Cancellation of Foreign Currency Demand Draft	Per item	OMR 5/- and at buying rate
(vii)	Domestic transfers by RTGS / ACH		OMR 3.500
(viii)	International transfers by SWIFT (Code: Share – Share Charges between remitter & beneficiary)		OMR 5/-
(ix)	International transfers by SWIFT (Actual out of pocket expenses/other bank charges extra – Code: Ours – All Charges are on the remitter)		OMR 5/- + Communication Charges (OMR 11/-)
(x)	Stop Payment of Telegraphic Transfers		Nil

### B. Inward

(i)	If paid in cash or credited in OMR to in-house account with FAB		NIL
(ii)	If paid in cash in (only USD, AED & EUR) subject to availability of FCY		1 % (Minimum OMR 10)
(ii)	If credited in the same currency of the remittance (foreign currency) to in-house account with FAB		1 % (Minimum OMR 10)
(iv)	If credited in foreign currency in-house account with FAB with conversion rate		OMR 10/-
(v)	If remitted to beneficiary's account in Oman at another bank in local currency		OMR 5 + RTGS Charges
(vi)	If remitted to beneficiary's account in Oman at another bank in FCY (Only if amount is equivalent or above OMR 3000)		OMR 5 + RTGS Charges

## 7. DEPOSIT LOCKERS

		Deposit	Rent per annum	
(i)	Small (approximately 11 cm x 24 cm x 60 cm { height x width x depth }	Nil	OMR 80	
(ii)	Large (approximately 22 cm x 24 cm x 60 cm { height x width x depth }	Nil	OMR 60	
(iii)	Replacement of Lost Key	Nil	OMR 100	

## 8. PERSONAL INSTALMENT LOAN

### A. ALL LOANS

(i)	a) Interest Rates (General) - on Reducing balance Basis	Rate subject to arrangement
	b) Application	compounded monthly on last calendar day

### B. PERSONAL INSTALMENT LOANS (PIL)

(ii)	Deferred Loan Instalment Fee:	
	Postponing the payment of monthly Loan Instalments	Per Instalment OMR 5
(No charges will be levied if the deferment was allowed by the Bank for Eids Al Adha & Eid Al Fitar)		
(iii)	Topping up / Re-scheduling of existing loan	OMR 5
(iv)	Loan Processing Fees	OMR25/- Per application (collected upfront)
(v)	Charges for pre-payment or pre-closure of loan before actual due date	1 % of prepaid / foreclosed amount
(vi)	Interest charges for overdues	1 % on the overdue amount for the overdue period.

### C. CAR LOANS (SAYARATI)

(i)	Loan Processing Fees	OMR25/- Per application (collected upfront)
(ii)	Charges for pre-payment or pre-closure of loan before actual due date	1 % of prepaid / foreclosed amount
(iii)	Interest charges for overdues	1 % on the overdue amount for the overdue period.

### D. HOUSING LOANS (ESCAAN)

(i)	Loan Processing Fees	OMR50/- Per application (collected upfront)
(ii)	Charges for pre-payment or pre-closure of loan before actual due date	1 % of prepaid / foreclosed amount
(iii)	Interest charges for overdues	1 % on the overdue amount for the overdue period.



## 9. OTHER MISCELLANEOUS ITEMS

### A. OTHERS

	(i)	Copies of old records retrieved:	
	a)	Photocopy of paid cheques	
		1. If the cheque is within 1 year period	OMR 2
		2. If the cheque is more than 1 year period	OMR 3
	b)	Duplicate Statements	
		1. Up to 6 months old statements	OMR 1
		2. Between 6 - 12 months old statements	OMR 3
		3. More than 12 months old statements	OMR 5
	c)	Bank Statement (Other than normal periodicity as agreed)	
		1. For monthluy statements	OMR 5 p.a.
		2. For weekly statements	OMR 20 p.a.
		3. For daily statements	OMR 50 p.a.
	(ii)	Issuance of Bank Certificates/Letters in relation to Customer's deposit/Facility Accounts:	
	a)	Any Certificate/Letter issued by the Bank against Customer's written request	Per Certificate/Letter OMR 2
	b)	Certificates/Letters issued to Employers/other Banks for the purpose of transferring customer salary to FAB	Nil
	(iii)	Service charges to be collected from other Banks on reciprocal basis when Credit Information/Status Report on our customers are furnished at their request	
		(i.e. to claim such charges only from those Banks that claim from us).	Per Report OMR 3
	(iv)	NOTE: Above Tariffs will be applicable on Transactions performed through Online Banking and Cash Deposit Machines	
	(v)	Replacement Fee	
	a)	For Online Banking Token	per item OMR 5