QNB

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	
If the account has the prescribed minimum balance	Free of Charge
If the account does not have the minimum balance	OMR 1 every 6 months
Fixed Deposit Account	
Minimum deposit amount	OMR 5,000
Premature upliftment	Interest rate will be reduced by 1% for the period run
Minor Account	
If minimum balance not maintained	Free of charge

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

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 + any fees set by other networks
International network	OMR 1.5 per transaction + any fees set by other networks

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.

Insurance Administration Fee

0.075% from the loan amount with a minimum of OMR 5 and a maximum of OMR75

Stop Payments

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

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 1.5
	Above OMR 20,000	OMR 2
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 2

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%	2.5%
Other Currencies =	3%

Miscellaneous

Copy of Account Statement

Up to 6 months	OMR 1
6 months - 1 year	OMR 3
Over 1 year	OMR 5

Copy of Paid Cheque

Paid within 1 year	OMR 2 per cheque
Paid more than 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

eBanking Services

Internet Banking, Phone Banking and Mobile Banking

Registration	Free of Charge
Enquires 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	Local: OMR 1 International: OMR 1 + correspondent's charges
General information	Free of Charge
Interest rate information	Free of Charge

SMS/QNB Alerts

Registration	Free of Charge
Alerts and notifications	Free of Charge

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