

Tariff Schedule of Charges

FAB Personal Banking 2022 (Including VAT)

| 1 | CURRENT / SAVING ACCOUNTS (RESIDENT / NON RESIDENT) | Tariff (Before VAT) | VAT (5%) Amount in OMR | Tariff (including 5% VAT) |
|-------|---|--|------------------------------|---|
| (i) | Interest; | | | |
| | a. Credit Balance (Saving Accounts only - OMR) - Minimum Balance for Calculation is OMR 100/- Semi Annually | As Published from time to time | N/A | As Published from time to time |
| | b. Credit Balance (Saving Accounts only - Foreign Currency) - Minimum Balance for Calculation is OMR 500/- Monthly | As Published from time to time | N/A | As Published from time to time |
| | c. Debit Balance (Current Accounts only - OMR) | Rate subject to arrangement | | Rate subject to arrangement |
| | c1. Personal Account | As Published from time to time (Minimum charge monthly OMR 5.000) | N/A | As Published from time to time (Minimum charge monthly OMR 5.000) |
| | c2. Corporate Account | As Published from time to time (Minimum charge monthly OMR 10.000) | N/A | As Published from time to time (Minimum charge monthly OMR 10.000) |
| | d. Debit Balance (Current Accounts only - Foreign Currency) | Rate subject to arrangement | | Rate subject to arrangement |
| | d1. Personal Account | As Published from time to time (Minimum charge monthly OMR 5.000) | N/A | As Published from time to time (Minimum charge monthly OMR 5.000) |
| | d2. Corporate Account | As Published from time to time (Minimum charge monthly OMR 10.000) | N/A | As Published from time to time (Minimum charge monthly OMR 10.000) |
| (ii) | a. Cheques for collection (Local) (Incorrect or absent MICR - for OMR Accounts) Per item | NIL | Nil | NIL |
| | b. Cheques for collection (Local - for Foreign Currency Accounts) Per item | Equivalent of OMR 5/- in account currency | 0.250 | Equivalent of OMR 5.250 in account currency |
| | c. Cheques for collection(Foreign - for OMR Accounts) Per item | OMR 5/- in account currency + corespondant bank charges | 0.250 | Equivalent of OMR 5.250 in account currency + Corespondant bank charges with additional 5% VAT applicable |
| | d. Cheques for collection(Foreign - for Foreign Currency Accounts) Per item | Equivalent of OMR 5/- in account currency + corespondant bank charges | 0.250 | Equivalent of OMR 5.250 in account currency + Corespondant bank charges with additional 5% VAT applicable |
| (iii) | Special Clearing Per item | OMR 10.000 | 0.500 | OMR 10.500 |

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|---|--|--|-------|--|
| (iv) | a. Cheques drawn on us returned for insufficient funds Per item | OMR 15.000 or equivalent in account currency if applicable | 0.750 | OMR 15.750 or equivalent in account currency if applicable |
| | b. Cheques drawn on other bank accounts returned for insufficient funds Per item | NIL | Nil | NIL |
| (v) | Certified Cheques | Discontinued (No Longer available) | N/A | Discontinued (No Longer available) |
| (vi) | Stop Cheque Payment Instructions Per item | OMR 5.000 per cheque / contineous series or equivalent in account currency | 0.250 | OMR 5.250 per cheque / contineous series or equivalent in account currency |
| | Stop Cheque Payment cancellation Per item | OMR 5.000 per cheque / contineous series or equivalent in account currency | 0.250 | OMR 5.250 per cheque / contineous series or equivalent in account currency |
| (vii) | Low Balance Charges: | | | |
| | a. For the month an account (personal/corporate) is opened with lower than minimum balance | Nil | Nil | Nil |
| | b. From the second month onwards; | | | |
| | b1. On Savings accounts when minimum balance drops below OMR 100 during any given month | Bz. 500 or equivalent in account currency | 0.025 | Bz. 525 or equivalent in account currency |
| | b2. On Current accounts whose minimum balance drops below OMR 200 during any given month | Bz. 500 or equivalent in account currency | 0.025 | Bz. 525 or equivalent in account currency |
| No charges will be levied if the account is held for the purpose of receiving Pension & other Social Support Allowance granted by Government to Pensioners & Disabled Persons and accounts receiving monthly salary of less than RO500/- .No charges shall be levied resulting in balance becoming debit. | | | | |
| | c. Credit facility accounts and accounts overdrawn during the month. (if the balance exceeds the approved limit) | Bz. 500 or equivalent in account currency | 0.025 | Bz. 525 or equivalent in account currency |
| | d. Dormant accounts (if the account is not meeting the minimum balance required) | OMR 1.000 or equivalent in account currency | 0.050 | OMR 1.050 or equivalent in account currency |
| (viii) | a. Closing of Account - If account is less than 1 year old | OMR 3.000 or equivalent in account currency | 0.150 | OMR 3.150 or equivalent in account currency |
| | b. No charges are to be levied , if the account is more than one year old. | | | |
| (x) | Counter-Cheques/Counter-Receipts Charge per cheque leaf / receipt issued | N/A | N/A | N/A |
| (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 | Nil | Nil |
| | b. Effecting Payment Fee | | | |
| | b1. Intra Bank transfers | Nil | Nil | Nil |

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| | | | | |
|---------|--|---|--------------------|--|
| | b2. By means of Demand Draft | OMR 2.000 or equivalent in account currency + postage | 0.100 | OMR 2.100 or equivalent in account currency + 5% of the postage fees |
| | b3. By means of ACH/RTGS (plus applicable Charges of ACH/RTGS) | OMR 3.500 or equivalent in account currency + postage | 0.175 | OMR 3.675 or equivalent in account currency + 5% of the postage fees |
| | b4. By means of SWIFT Transfer in foreign currency (plus applicable Charges of SWIFT) | OMR 5.000 or equivalent in account currency + Communication charges | 0.250 | OMR 5.250 or equivalent in account currency + Communication charges |
| | c. Amendment Fee (excluding requests to defer/postpone payments) | Nil | Nil | Nil |
| (xii) | Minimum deposit to open accounts | | | |
| | a. Personal accounts | | | |
| | a1. Salaried | Not specified | N/A | |
| | a2. Non-Salaried | Not specified | N/A | |
| | b. Corporate accounts | Not specified | N/A | |
| (xii) | Cheque books requests | | | |
| | a1. 25 Leaves | OMR 2.000 or equivalent in account currency (if applicable) | 0.100 | OMR 2.000 or equivalent in account currency (if applicable) |
| | a2. 50 Leaves | OMR 3.000 or equivalent in account currency (if applicable) | 0.150 | OMR 3.000 or equivalent in account currency (if applicable) |
| (xiv) | Specially designed Cheques - which must comply with Bank's specification | OMR 3.000 + (Actual Cost Provided As per the Printing Vendor Quote) | 0.150 | OMR 3.150 + (5% of the Actual Cost Provided As per the Printing Vendor Quote) |
| (xv) | For cheque books despatched by mail / courier (Personal and Corporate) | Cost of Registered Post / Courier charges | | Cost of Registered Post / Courier charges + 5% of Registered Post / Courier Charges |
| (xvi) | Cautionary List removal processing (To be taken up with Central Bank of Oman on exceptional basis on merits) | | | |
| | a. Personal | OMR 10.000 | 0.500 | OMR 10.500 |
| | b. Corporate | OMR 20.000 | 1.000 | OMR 21.000 |
| (xvii) | Issuance of a Passbook / substitute for a lost/stolen Passbook | N/A | N/A | N/A |
| (xviii) | Deposits in Currency notes in account currency | Flat 1 % (minimum equivalent to OMR 1.000) | Equivalent of 0.5% | Flat 1 % (minimum equivalent to OMR 1.000) +5% of Flat 1 % (minimum equivalent to OMR 0.050) |
| (xix) | Withdrawals in Currency notes in account currency (Minimum 2 working days notice required) | Flat 1% (minimum equivalent to OMR 1.000) | Equivalent of 0.5% | Flat 1 % (minimum equivalent to OMR 1.000) +5% of Flat 1 % (minimum equivalent to OMR 0.050) |

2 DEPOSIT ACCOUNTS (RESIDENT / NON RESIDENT)

| A | Call Accounts | | | |
|----------|--|---|--------------------|--|
| (i) | Interest | Rate subject to arrangement | N/A | Rate subject to arrangement |
| (ii) | 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 or USD 5,000 or equivalent in account currency | N/A | OMR 1,000 or USD 5,000 or equivalent in account currency |
| (iii) | Semi-Annual Account Charge | Nil | Nil | Nil |
| (iv) | Low Balance Charges | Nil | Nil | Nil |
| (v) | Closing of Call Account charges | Nil | Nil | Nil |
| (vi) | Deposits in Currency Notes - Other than OMR | Flat 1% (minimum equivalent to OMR 1.000) | Equivalent of 0.5% | Flat 1 % (minimum equivalent to OMR 1.000) +5% of Flat 1 % (minimum equivalent to OMR 0.050) |
| (vii) | Withdrawals in Currency Notes - Other than OMR (2 working days advance notice required) | Flat 1% (minimum equivalent to OMR 1.000) | Equivalent of 0.5% | Flat 1 % (minimum equivalent to OMR 1.000) +5% of Flat 1 % (minimum equivalent to OMR 0.050) |
| B | Fixed Term Deposits | | | |
| (i) | Interest | Rate subject to arrangement | N/A | Rate subject to arrangement |
| (ii) | Minimum balance on Fixed Deposit to earn interest | OMR 5,000 (Local Currency) or USD 5,000 or equivalent in account currency | N/A | OMR 5,000 (Local Currency) or USD 5,000 or equivalent in account currency |
| (iii) | Semi-Annual Account Charge on Fixed Deposits | Nil | Nil | Nil |
| (iv) | Low Balance Charges for Fixed Deposit | Nil | Nil | Nil |
| (v) | Deposits in Currency Notes | Flat 1% (minimum equivalent to OMR 1.000) | Equivalent of 5% | Flat 1 % (minimum equivalent to OMR 1.000) +5% of Flat 1 % (minimum equivalent to OMR 0.050) |
| (vi) | Withdrawals in Currency Notes (2 working days advance notice required) | Flat 1% (minimum equivalent to OMR 1.000) | Equivalent of 5% | Flat 1 % (minimum equivalent to OMR 1.000) +5% of Flat 1 % (minimum equivalent to OMR 0.050) |
| (vii) | Premature Closure of Deposits | | | |
| | a. Deduction from Principal | No deduction | N/A | No deduction |
| | b. Interest Payment may be reduced | 1 % p.a. (OMR) or Based on elapsed period (Foreign Currency) | N/A | 1 % p.a. (OMR) or Based on elapsed period (Foreign Currency) |

3 TRANSFERS/PAYMENT ORDERS

| A | Outward | | | |
|-------|--|---|------------|---|
| (i) | Demand Drafts (Both OMR & Foreign Currency Demand Drafts) | OMR 2.000 or equivalent in foreign currency of the demand draft issued | 0.100 | OMR 2.100 or equivalent in foreign currency of the demand draft issued |
| (ii) | If Demand Draft is mailed by the Bank to the beneficiary on behalf of the purchaser | Cost of registered postage | 5% | Cost of registered postage + 5% of the Cost of registered postag |
| (iii) | Stop Payment charges for Demand Drafts | OMR 5.000 or equivalent in foreign currency of the demand draft issued + Corr. Bank charges | 0.250 | OMR 5.250 or equivalent in foreign currency of the demand draft issued + Corr. Bank charges |
| (iv) | Cancellation of Demand Draft & Manager's cheque | OMR 5.000 or equivalent in foreign currency of the demand draft issued and at buying rate | 0.250 | OMR 5.250 or equivalent in foreign currency of the demand draft issued and at buying rate |
| (v) | Domestic transfers by RTGS / ACH | OMR 3.500 | 0.175 | OMR 3.675 |
| (vi) | International transfers by SWIFT (Actual out of pocket expenses/other bank charges extra) | OMR 5.000 + communication charges | 0.250 + 5% | OMR 5.250 + communication charges |
| | | (equivalent to OMR 11 applicable only if the charge code used is "Our") | | (equivalent to OMR 11 applicable only if the charge code used is "Our") |
| B | Inward | | | |
| (i) | If paid in cash or credited to beneficiary's account with FAB | NIL | Nil | NIL |
| (ii) | If remitted to beneficiary's account in Oman at another bank in local currency | OMR 5.000 | 0.250 | OMR 5.250 |
| (iii) | If remitted to beneficiary's account in Oman at another bank in FCY (Only if amount is equivalent or above OMR 3000) | OMR 5.000 | 0.250 | OMR 5.250 |
| (iv) | If paid in cash (only USD, AED & EUR) subject to availability of FCY | 1 % (Minimum OMR 10.000) | 5% | 1 % (Minimum OMR 10.500) |

4 RETAIL ONLINE BANKING

| | | | | |
|-----|---|-----------|-------|-----------|
| (i) | Replacement of Online Banking RSA Token | OMR 5.000 | 0.250 | OMR 5.250 |
|-----|---|-----------|-------|-----------|

5 DEPOSIT LOCKERS

| | | | | |
|-------|---|--------|-------|--------|
| (i) | Small (approximately 11 cm x 24 cm x 60 cm { height x width x depth } | OMR 80 | 4.000 | OMR 84 |
| (ii) | Large (approximately 22 cm x 24 cm x 60 cm { height x width x depth } | OMR 60 | 3.000 | OMR 63 |
| (iii) | Deposit Fee | Nil | Nil | Nil |

| 6 LOANS | | | | |
|----------|---|---|-------|---|
| A | PERSONAL INSTALMENT LOANS (PIL) | | | |
| (i) | a. Interest Rates (General) - on Reducing balance Basis | Rate subject to arrangement | N/A | Rate subject to arrangement |
| | b. Application | compounded montly on last calender day | N/A | compounded montly on last calender day |
| (ii) | Deferred Loan Instalment Fee: | | | |
| | Postponing the payment of monthly Loan Instalments | OMR 5.000 | 0.250 | OMR 5.250 |
| | a. (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 exisiting loan | OMR 5.000 | 0.250 | OMR 5.250 |
| (iv) | Loan Processing Fees | OMR 25.000 Per applicaion (collected upfront) | 1.250 | OMR 26.250 Per applicaion (collected upfront) |
| (v) | Charges for pre-payment or pre-closure of loan before actual due date | 1 % of prepaid / foreclosed amount | 5% | 1 % of prepaid / foreclosed amount + 5% of the 1 % of prepaid / foreclosed amount |
| (vi) | Interest chrages for overdues | 1 % on the overdue amount for the overdue period. | N/A | 1 % on the overdue amount for the overdue period. |
| B | SAYYARATI (CAR) LOAN | | | |
| (i) | Loan Processing Fees | OMR 25.000 Per applicaion (collected upfront) | 1.250 | OMR 26.250 Per applicaion (collected upfront) |
| (ii) | Charges for pre-payment or pre-closure of loan before actual due date | 1 % of prepaid / foreclosed amount | 5% | 1 % of prepaid / foreclosed amount + 5% of the 1 % of prepaid / foreclosed amount |
| (iii) | Interest chrages for overdues | 1 % on the overdue amount for the overdue period. | | 1 % on the overdue amount for the overdue period. |
| C | ESCAN LOANS | | | |
| (i) | Loan Processing Fees | OMR 50.000 Per applicaion (collected upfront) | 2.500 | OMR 52.250 Per applicaion (collected upfront) |
| (ii) | Charges for pre-payment or pre-closure of loan before actual due date | 1 % of prepaid / foreclosed amount | 5% | 1 % of prepaid / foreclosed amount + 5% of the 1 % of prepaid / foreclosed amount |
| (iii) | Interest chrages for overdues | 1 % on the overdue amount for the overdue period. | | 1 % on the overdue amount for the overdue period. |
| (iv) | Property new Evaluation | As per the approved evaluator rate - the cost to be borne by the customer | N/A | As per the approved evaluator rate - the cost to be borne by the customer |
| (v) | Property Revaluation | As per the approved evaluator rate - the cost to be borne by the customer | N/A | As per the approved evaluator rate - the cost to be borne by the customer |
| D | TERM LOANS | | | |
| (i) | Loan Processing Fees | OMR 50.000 Per applicaion (collected upfront) | 2.500 | OMR 52.250 Per application (collected upfront) |
| (ii) | Charges for pre-payment or pre-closure of loan before actual due date | 1 % of prepaid / foreclosed amount | 5% | 1 % of prepaid / foreclosed amount + 5% of the 1 % of prepaid / foreclosed amount |

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| | | | | |
|-------|---|---|-----|---|
| (iii) | Interest charges for overdues | 1 % on the overdue amount for the overdue period. | | 1 % on the overdue amount for the overdue period. |
| (iv) | Property new Evaluation (if applicable) | As per the approved evaluator rate - the cost to be borne by the customer | N/A | As per the approved evaluator rate - the cost to be borne by the customer |
| (v) | Property Revaluation (if applicable) | As per the approved evaluator rate - the cost to be borne by the customer | N/A | As per the approved evaluator rate - the cost to be borne by the customer |

7 DEBIT CARDS

| | | | | |
|----|--|------------------------|-------|------------------------|
| a. | Issuing Fee (For Principal Card) | OMR 1.000 card account | 0.050 | OMR 1.050 card account |
| b. | Issuance Fee (for Supplementary Cards) | Free | Nil | Nil |
| c. | Replacement Fee (For lost/stolen Cards. Not applicable if Card is damaged due to normal wear and tear) | OMR 2.000 per Card | 0.100 | OMR 2.100 per Card |
| d. | Annul charge/fees | OMR 1.000 card account | 0.050 | OMR 1.050 card account |

8 ATM TRANSACTIONS

| | | | | |
|----------|--|------------------|-------|------------------|
| A | WITHIN OMAN AT FAB MACHINES | | | |
| a. | Cash withdrawals | Nil | Nil | Nil |
| b. | Balance inquiry | Nil | Nil | Nil |
| c. | Mini statements | Nil | Nil | Nil |
| B | WITHIN OMAN AT OMAN NATIONAL SWITCH | | | |
| a. | Cash withdrawals | NIL | Nil | NIL |
| b. | Balance inquiry | Nil | Nil | Nil |
| c. | Mini statements | Nil | Nil | Nil |
| C | WITHIN GCC SWITCH INCLUDING UAE | | | |
| a. | Cash withdrawals | Bz. 588 | 0.029 | Bz. 617 |
| b. | Balance inquiry | Bz. 257 | 0.013 | Bz. 270 |
| c. | Mini statements | (Not Applicable) | N/A | (Not Applicable) |

| D International ATMs excluding GCC SWITCH - (VISA ELECTRON Transactions) | | | | |
|---|---|--|--------------------|--|
| | a. Cash withdrawals | 2.5 % of the withdrawal amount & not less than OMR 1.500 | 5% (Minimum 0.075) | 2.5 % of the withdrawal amount & not less than OMR 1.575 |
| | b. Balance inquiry | Nil | Nil | Nil |
| | c. Mini statements | (Not Applicable) | N/A | (Not Applicable) |
| 9 CREDIT CARDS | | | | |
| (i) | Eligibility Criteria - Applicant Income | | | |
| | a. Classic Cards | SUSPENDED | N/A | N/A |
| | b. Gold Cards | OMR 650 p.m. | N/A | N/A |
| | c. Platinum Cards | OMR 3500 p.m | N/A | N/A |
| (ii) | Annual Fee | | | |
| | a. Platinum Visa Card | | | |
| | 1. Primary Card | OMR 50.000 p.a. | 2.500 | OMR 50.00 + OMR 2.500 |
| | 2. Supplementary Card | OMR 25.000 p.a. | 1.250 | OMR 25.000 + OMR 1.250 |
| | c. Gold Visa Card | | | |
| | 1. Primary Card | OMR 35.000 p.a. | 1.750 | OMR 35.000 + OMR 1.750 |
| | 2. Supplementary Card | OMR 17.500 p.a. | 1.125 | OMR 17.500 + OMR 1.125 |
| | c. Classic Visa | | | |
| | 1. Primary Card | OMR 25.000 p.a. | 1.250 | OMR 12.500 + OMR 1.250 |
| | 2. Supplementary Card | OMR 12.500 p.a. | 0.625 | OMR 12.500 + Baizas 0.625 |
| (iii) | Replacement Fee | | | |
| | a. For Lost/Stolen Cards | OMR 15.000 | 0.750 | OMR 15.000 + Baizas 0.750 |
| | b. Due to normal wear and tear | OMR 15.000 | 0.750 | OMR 15.000 + Baizas 0.750 |
| (iv) | Interest Rate | | | |
| | a. FAB Customers (for salary mandated) | 1.5% p.m. | N/A | N/A |
| | b. Non-FAB Customers | 1.75% p.m. | N/A | N/A |
| (v) | Interest Free Period | | | |
| | | Up to 55 days | N/A | N/A |
| (vi) | Cash Advance Limit | | | |
| | | 80% of Credit limit | N/A | N/A |
| (vii) | Cash Advance Fee | | | |
| | | 2.5% or OMR 5/- whichever is higher | Equivalent of 5% | Equivalent of 5% |

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| | | | | |
|--------|--|---|---|--|
| (viii) | Choice of Monthly Payment | 5% to 100% | N/A | N/A |
| (ix) | Minimum Monthly Payment | | | |
| | a. All Cards except Platinum | 5% or OMR 10 whichever is higher | Equivalent of 5% | Equivalent of 5% |
| | b. Platinum | 5% or OMR 10 whichever is higher | Equivalent of 5% | Equivalent of 5% |
| (x) | Late Payment Fee | OMR 7.500 (OMR 12.000 for Visa Platinum Credit Cards) | Baizas 0.375 (Baizas 0.600 for Platinum CC) | OMR 7.500 + Baizas 0.375 (OMR 12.000 + Baizas 0.600 for Platinum Credit Cards) |
| (xi) | Over Limit Fee | OMR 7.500 (OMR 12.000 for Visa Platinum Credit Cards) | Baizas 0.375 (Baizas 0.600 for Platinum CC) | OMR 7.500 + Baizas 0.375 (OMR 12.000 + Baizas 0.600 for Platinum Credit Cards) |
| (xii) | Photocopy request for transactions slips | N/A | N/A | N/A |
| (xiii) | Copy of Credit Card Statement | OMR 5.000 per month | 0.250 | 0.250 |

10 OTHER MISCELLENEOUS ITEMS

| A | OTHERS | | | |
|------|--|------------|-------|------------|
| (i) | Copies of old records retrieved: | | | |
| | a. Photocopy of paid cheques | | | |
| | 1. If the cheque is within 1 year period | OMR 2.000 | 0.100 | OMR 2.100 |
| | 2. If the cheque is more than 1 year period | OMR 3.000 | 0.150 | OMR 3.150 |
| | b. Duplicate Statements | | | |
| | 1. Up to 6 months old statements | Free | Nil | Nil |
| | 2. Between 6 - 12 months old statements | OMR 3.000 | 0.150 | OMR 3.150 |
| | 3. More than 12 months old statements | OMR 5.000 | 0.250 | OMR 5.250 |
| | c. Bank Statement (Other than normal periodicity as agreed) | OMR 5.000 | 0.250 | OMR 5.250 |
| | 1. For monthly statements | OMR 20.000 | 1.000 | OMR 21.000 |
| | 2. For weekly statements | OMR 50.000 | 2.500 | OMR 52.500 |
| | 3. For daily statements | N/A | N/A | N/A |
| (ii) | Issuance of Bank Certificates/Letters in relation to Customer's deposit/Facility Accounts: | OMR 2.000 | 0.100 | OMR 2.100 |

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| | | | | |
|-------|---|-----------|-------|-----------|
| | a. Any Certificate/Letter issued by the Bank against Customer's written request Per Certificate Letter | OMR 2.000 | 0.100 | OMR 2.100 |
| | b. Certificates/Letters issued to Employers/other Banks for the purpose of transferring Customer's salary to FAB | Nil | Nil | 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 3.000 | 0.150 | OMR 3.150 |
| (iv) | NOTE: Above Tariffs will be applicable on Transactions performed through Online Banking and Cash Deposit Machines as well | | | |