

## Sohar Wealth/Premier , Sohar First and Mass

Description	Sohar Wealth/Premier	Sohar First	Mass
<b>Personal Account</b>			
Account Opening fees	FREE	FREE	FREE
Minimum Balance- Current Accounts	OMR 200	OMR 200	OMR 200
Minimum Balance- Savings Accounts	OM 100	OM 100	OM 100
Minimum Balance- Term Deposit Account	OMR 1,000	OMR 1,000	OMR 1,000
Non-maintenance of Minimum monthly Balance (except for pension accounts, social allowances and accounts with monthly salary less than RO500)	OMR 0.525 per month	OMR 0.525 per month	OMR 0.525 per month
Eligibility criteria	Min salary: OMR 3,000 Min deposit: OMR 30,000-49,999	Min salary: OMR 700 Min deposit: OMR 10,000 -29,999	Min Salary : up to OMR 699
Account closure fee (if closed within 1 year of opening)	OMR 3.150	OMR 3.150	OMR 3.150
Standing Instruction set up - Internal	OMR 1.050	OMR 1.050	OMR 1.050
Standing Instruction set up - external	OMR 2.100	OMR 2.100	OMR 2.100
Standing Instruction Cancellation	OMR 2.100	OMR 2.100	OMR 2.100
Issuance of any certificate (Account Balance, No Liability Certificate etc)	OMR 2.100	OMR 2.100	OMR 2.100
Dormant account charge	OMR 2.100 per year	OMR 2.100 per year	OMR 2.100 per year
Term deposit premature closure	In the event of premature closure , the bank will adjust the interest paid out from the principal deposit amount and deduct 1%from the prevailing rate of the period deposit remained with the bank (or) contractual rate which ever is lower at the time of preclosure.		
Photo copy from Statements • Up to 6 months old • More than 6 months old or 7months to 12 months old • More than 12 months old	OMR 1.050 OMR 3.150 OMR 5.250	OMR 1.050 OMR 3.150 OMR 5.250	OMR 1.050 OMR 3.150 OMR 5.250
<b>Cheques</b>			
Cheque books (10 , 25 & 50) Leaves	10 leaves OMR 1.050 ,25 leaves OMR 2.100 , 50 leaves OMR 3.150	10 leaves OMR 1.050 ,25 leaves OMR 2.100 , 50 leaves OMR 3.150	10 leaves OMR 1.050 ,25 leaves OMR 2.100 , 50 leaves OMR 3.150
Issuance/Cancellation of Cashier's order/ Demand draft	OMR 2.100	OMR 2.100	OMR 2.100
Cheque drawn on own account is returned unpaid due to insufficient funds	OMR 15.750	OMR 15.750	OMR 15.750
Cheque returned /other reason	OMR 10.500	OMR 10.500	OMR 10.500
Stop payment (either single cheque or bunch of serially numbered cheques)	OMR 5.250 per cheque/instruction	OMR 5.250 per cheque/instruction	OMR 5.250 per cheque/instruction
Counter cheques- cash withdrawal	OMR 1.050	OMR 1.050	OMR 1.050
Cheque photocopy • Up to 12 months old • More than 12 months old	OMR 2.100 per document OMR 3.150 per document	OMR 2.100 per document OMR 3.150 per document	OMR 2.100 per document OMR 3.150 per document
Description	Sohar Wealth/Premier	Sohar First	Mass
<b>ATM/Debit Cards</b>			
Issuing Debit Card	FREE	FREE	FREE
Re-issuance of Debit Card PIN	OMR 5.250	OMR 5.250	OMR 5.250
Debit Card Annual Fee(charged after completing one year )	FREE	OMR 1.050	OMR 1.050
ATM Card/Debit Card Replacement Fee (lost/stolen)	OMR 2.100	OMR 2.100	OMR 2.100
<b>Usage fee in OMAN at Sohar International ATMs</b>			
Cash with drawal/deposit	Nil	Nil	Nil
Mini-Statement	FREE	FREE	FREE
Transfer within OMAN Accounts	OMR 0.210	OMR 0.210	OMR 0.210
Utility Bill Payments	FREE	FREE	FREE
Credit Card Payment	FREE	FREE	FREE

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<b>In Oman at OmanNet Switch ATMs</b>			
Cash withdrawal	OMR 0.105	OMR 0.105	OMR 0.105
Balance enquiry	OMR 0.052	OMR 0.052	OMR 0.052
<b>Usage fees per transaction from abroad</b>			
Cash withdrawal at Non Sohar ATMS	OMR 2.100	OMR 2.100	OMR 2.100
Foreign currency processing fee (Purchases and Cash Withdrawals)excluding VAT	2.5%	2.5%	2.5%
<b>Phone Banking</b>			
Funds transfer between Oman accounts	FREE	FREE	FREE
Utility bill payments (OIFC)	FREE	FREE	FREE
<b>Personal Internet Banking</b>			
Funds transfer between Oman accounts	FREE	FREE	FREE
E-statements	FREE	FREE	FREE
Utility bill payments (OIFC)	FREE	FREE	FREE
<b>Inward International Remittances</b>			
OMR credited to Sohar International Account	OMR 1.050	OMR 1.050	OMR 1.050
<b>In Foreign Currency</b>			
Foreign currency (FCY) remittances credit in OMR to accounts	OMR 5.250	OMR 5.250	OMR 5.250
Foreign currency (FCY) remittances credit in foreign currency (FCY) to accounts	OMR 5.250	OMR 5.250	OMR 5.250
Remittances credit to accounts with other banks	OMR 5.250	OMR 5.250	OMR 5.250
<b>Outward Remittances</b>			
Demand Draft (DD) Bankers Cheque issuance	OMR 2.100	OMR 2.100	OMR 2.100
Demand Draft (DD) -Foreign Currency (FCY)	OMR 3.150	OMR 3.150	OMR 3.150
India online remittance (Ek Do Teen)	OMR 1.050	OMR 1.050	OMR 1.050
Remittance -Local ACH	OMR 1.050 min - OMR 3.150 max (Per Batch)	OMR 1.050 min - OMR 3.150 max (Per Batch)	OMR 1.050 min - OMR 3.150 max (Per Batch)
Remittance -Throgh RTGS	OMR 1.050	OMR 1.050	OMR 1.050
Stop Payment Demand Draft (DD)/Remittance	OMR 3.150	OMR 3.150	OMR 3.150
Description	Sohar Wealth/Premier	Sohar First	Mass
Demand Draft (DD)/Remittance cancellation charge	FCY drafts cancellation at Bank's buying rate on the cancellation date or the original selling rate whichever is lower + charge of 5.250 Omani Rials	FCY drafts cancellation at Bank's buying rate on the cancellation date or the original selling rate whichever is lower + charge of 5.250 Omani Rials	FCY drafts cancellation at Bank's buying rate on the cancellation date or the original selling rate whichever is lower + charge of 5.250 Omani Rials
Local Currency (LCY) cheques	OMR 0.525 to be shared equally by collection bank and paying bank	OMR 0.525 to be shared equally by collection bank and paying bank	OMR 0.525 to be shared equally by collection bank and paying bank
Foreign Currency (FCY) cheques	1.575% with a maximum of USD 31.5 and minimum of USD 26.25 per transaction + actual postage expense	1.575% with a maximum of USD 31.5 and minimum of USD 26.25 per transaction + actual postage expense	1.575% with a maximum of USD 31.5 and minimum of USD 26.25 per transaction + actual postage expense
Post-dated cheques	OMR 3.150 per cheque	OMR 3.150 per cheque	OMR 3.150 per cheque
<b>Remittance through Mobile Banking APP</b>			
Local/between Sohar OMAN accounts • Electronic/Manual	FREE	FREE	FREE
Additional charge to send International TTs in full within Sohar Group (Charges "OUR")a Electronic/Manual	FREE	FREE	FREE

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## Sohar Wealth/Premier , Sohar First and Mass

Description	Sohar Wealth/Premier	Sohar First	Mass
<b>Other Charges</b>			
Special clearing	OMR 10.500	OMR 10.500	OMR 10.500
Safe keeping of post-dated cheques (PDC)	OMR 5.250	OMR 5.250	OMR 5.250
Collection of cheque	OMR 3.150 per cheque	OMR 3.150 per cheque	OMR 3.150 per cheque
Processing of requests for removal of customer name from CBO caution list (Individual account)	OMR 2.100	OMR 2.100	OMR 2.100
Processing of requests for removal of customer name from CBO caution list (business account)	OMR 21.000	OMR 21.000	OMR 21.000
Fate inquiry by telex	OMR 6.300	OMR 6.300	OMR 6.300
Fate inquiry by airmail	OMR 1.050	OMR 1.050	OMR 1.050
Mobile banking/Internet banking - RTGS Local transfer	OMR 1.050	OMR 1.050	OMR 1.050

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## Personal Loans

Description	Tariffs/Charges
Arrangement Fee (New Loans)	OMR 26.250
Arrangement Fee (Topup Loans)	OMR 5.250
Late Payment Charge	1% in the form of additional interest on overdue installment
Pre-payment/Pre-Closure of loan	1.05% of amount repaid
Partial payment of loan (min OMR 1000)	1.05% of amount repaid
Loan rescheduling fees	OMR 5.250
No Liability letter	OMR 2.100
Installment deferment fee for Personal Loans only (except deferment during Eid*)	OMR 5.250
Insurance Admin Fee	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750
Life Insurance Fee	as applicable

## Housing Loans

Description	Tariffs/Charges
Processing Fee	OMR 52.500
Late Payment Charge	1% over agreed rate
Pre-payment/Pre-Closure of loan	1.05% of amount repaid
Partial payment of loan (min OMR 1000)	1.05% of partial payment amount
Loan rescheduling Fees	OMR 5.250
Insurance Admin Fee	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750
Life Insurance Fee	as applicable
Property Insurance Fee	as applicable

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## Credit Cards

Description	Visa INFINITE	Visa SIGNATURE	Visa PLATINUM	Visa GOLD
Primary card annual fee	Free for Life	Free for Life	Free for Life	OMR 31.5 ( Fee is waived subject to annual spend of 2400 OMR )
Supplementary Cards	First card is free, any additional card is charged 31.5 OMR	First card is free, any additional card is charged 31.5 OMR	First card is free, any additional card is charged 31.5 OMR	OMR 15.750
Minimum payment	5% or OMR 10.500 whichever is higher	5% or OMR 10.500 whichever is higher	5% or OMR 10.500 whichever is higher	5% or OMR 10.500 whichever is higher
Finance Charge on purchases per annum (salary transfer to Sohar)	18%	18%	18%	18%
Cash advance Limits	90%	90%	90%	90%
Cash advance fee	OMR 5.250 + 3% of amount	OMR 5.250 + 3% of amount	OMR 1.050 + 3% of amount	OMR 1.050 + 3% of amount
Card replacement fee (Lost Cards)	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500
Late payment fee	OMR 10.5 + 3% on amount due	OMR 10.5 + 3% on amount due	OMR 3.150 + 3% on amount due	OMR 3.150 + 3% on amount due
Over limit fee	OMR 5.250	OMR 5.250	OMR 5.250	OMR 5.250
Copy of previous statement • Up to 6 months old • More than 6 months old or 7months to 12 months old • More than 12 months old	OMR 5.250	OMR 5.250	OMR 5.250	OMR 5.250
Returned cheque fee	OMR 15.750	OMR 15.750	OMR 15.750	OMR 15.750
Charge for disputing a transaction subsequently found to be genuine	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500
Foreign Currency Transactions Processing Fee	2.5% of transaction amount + 5% VAT	2.5% of transaction amount + 5% VAT	2.5% of transaction amount + 5% VAT	2.75% of transaction amount + 5% VAT

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