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	Description	Mass	Accounts	Premier	Premier Plus
Eligibility criteria		Salary : OMR 0 - 699	Salary: OMR 700 - 2,999 Deposit: OMR 10,000 - 29,999	Salary: OMR 3,000 and above Deposit: OMR 30,000 and above	
Account Opening fees		Free	Free	Free	
Minimum Monthly Balance - Current Accounts		OMR 200	OMR 200	OMR 200	
Minimum Monthly Balance - Savings Accounts		OMR 100	OMR 100	OMR 100	
Minimum Monthly Balance - Term Deposit Account		OMR 1,000	OMR 1,000	OMR 1,000	
Non-maintenance of Minimum monthly Balance (except for pension accounts, social protection scheme, Youth, Minor and accounts with monthly salary less than OMR 500)		OMR 0.525 per month	OMR 0.525 per month	OMR 0.525 per month	
Cash Withdrawal Limit per Day		OMR 1,000	OMR 1,000	OMR 2,000	
Account closure fee if closed within 1 year of opening)		OMR 3.150	OMR 3.150	OMR 3.150	
Issuance of any certificate through branch		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 remaining with the bank (or) contractual rate which ever is lower at the time of preclosure.	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 remaining with the bank (or) contractual rate which ever is lower at the time of preclosure.	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 remaining with the bank (or) contractual rate which ever is lower at the time of preclosure.	
Duplicate statement (up to 6 months old) - In Branch		OMR 1.050	OMR 1.050	Free	
More than 6 months upto 12 months old - In Branch		OMR 3.150	OMR 3.150	Free	
More than 12 months old (beyond one year) - In Branch		OMR 5.250	OMR 5.250	Free	
Cheques					
Cheque books (10, 25 & 50) Leaves		10 leaves OMR 1.050 25 leaves OMR 2.100 50 leaves OMR 3.150	10 leaves First 2 Free OMR 1.050 25 leaves First 2 Free OMR 2.100 50 leaves First 2 Free OMR 3.150	Free	
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	
Photocopy of paid cheque					
Up to 12 months old		OMR 2.100 per document OMR 3.150 per document	OMR 2.100 per document OMR 3.150 per document	Free	
More than 12 months old					
ATM/Debit Cards					
Issuing Debit Card		OMR 1.050	Free	Free	
Debit Card Annual Fee (charged after completed one year)		OMR 1.050	OMR 1.050	Free	
Minor card issuance and annual fees		Free	Free	Free	
ATM Card/Debit Card Replacement Fee		OMR 2.100	Free	Free	
Usage fee in OMAN at Sohar International ATMs					
Cash with drawal/ deposit		Free	Free	Free	
Mini-Statement		free	free	Free	
Transfer within OMAN Accounts (A2A Debit card)		OMR 1.050	OMR 1.050	Free	
Utility Bill Payments		free	Free	Free	
Credit Card Payment		free	Free	Free	
In Oman at OmanNet Switch ATMs					
Cash withdrawal OmanNet Switch		OMR 0.105	OMR 0.105	Free	
Balance enquiry OmanNet Switch		OMR 0.052	OMR 0.052	Free	
Customers with salary below OMR 200		Free	Free	Free	
International Card and ATM Usage Fees					
Cash withdrawal at Non GCC ATMs		OMR 2.100	OMR 2.100	OMR 2.100	
Balance Enquiry - Non GCC		OMR 0.315	OMR 0.315	OMR 0.315	
Foreign currency processing fee (Purchases and Cash Withdrawals)excluding VAT		2.50%	2.50%	2.50%	
Cash withdrawals at other bank ATMs GCC Net		OMR 0.840	OMR 0.840	OMR 0.840	
Balance Enquiry - GCC Net		OMR 0.315	OMR 0.315	OMR 0.315	
Personal Internet Banking					
All Statement through mobile app		Free	Free	Free	
Utility bill payments (OIFC)		Free	Free	Free	
Inward International Remittances					
OMR credited to Sohar International Account		OMR 1.050	OMR 1.050	OMR 1.050	
Inward in Foreign Currency					
Foreign currency (FCY) remittances credit in OMR to accounts		OMR 5.250	OMR 5.250	Free	
Foreign currency (FCY) remittances credit in foreign currency (FCY) to accounts		OMR 5.250	OMR 5.250	Free	
Remittances credit to accounts with other banks		OMR 5.250	OMR 5.250	Free	
Outward Remittances (In Branch)					
Demand Draft (DD) Bankers Cheque issuance (OMR)		OMR 2.100	OMR 2.100	OMR 2.100	
Demand Draft(DD) issuance - Foreign Currency (FCY)		OMR 3.150	OMR 3.150	OMR 3.150	
Domestic Transfer (within Oman)		OMR 1.050	OMR 1.050	OMR 1.050	
International Transfer (Outside Oman)		OMR 5.250	OMR 5.250	OMR 5.250	
Standing Instruction set up - Within Sohar		OMR 1.050	OMR 1.050	OMR 1.050	
Standing Instruction set up - Within Oman		OMR 2.100	OMR 2.100	OMR 2.100	
Standing Instruction set up - Outside Oman		OMR 5.250	OMR 5.250	OMR 5.250	
Stop Payment Demand Draft (DD)/Remittance		OMR 3.150	OMR 3.150	OMR 3.150	
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	
Cancellation of 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	
Cancellation of 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	
Remittance through Mobile Banking APP					
Transfer within Sohar International Bank Account		Free	Free	Free	
Within Oman Banks		OMR 1.050	Free	Free	
Additional Charge to send international TTs (Charges=OUR and SHA's) » Electronic/ Manual		OMR 5.250	OMR 5.250	Free	
Additional Charge to Recieve international TTs (Charges=OUR and SHA's) » Electronic/Manual		As Per Corresponding Bank	As Per Corresponding Bank	As Per Corresponding Bank	
Mastercard Remittance		Min: OMR 1.050 Max: OMR 5.250	Min: OMR 1.050 Max: OMR 5.250	Free	
India ICICI Remittance		OMR 1.050	OMR 1.050	Free	
Other Charges					
Safe Keeping of post-dated cheques (POC)		OMR 5.250	OMR 5.250	OMR 5.250	
Collecting of international cheque Only GCC		Rate 1.575 min 26.25 USD Max 31.5 USD	Rate 1.575 min 26.25 USD Max 31.5 USD	Free	
Processing of requests of removal of customer name from CBO caution list (Individual account)		OMR 2.100	OMR 2.100	OMR 2.100	
Processing of requests of removal of customer name from CBO caution list (Business account)		OMR 21.000	OMR 21.000	OMR 21.000	
Overdraft		OMR 10.500 for first time and 0.052% of OD value at the time of renewal up to max OMR 26.250	OMR 10.500 for first time and 0.052% of OD value at the time of renewal up to max OMR 26.250	OMR 10.500 for first time and 0.052% of OD value at the time of renewal up to max OMR 26.250	

Personal Loans		Mass	Loans	Premier	Premier Plus
Description	Tariffs/Charges	Tariffs/Charges	Tariffs/Charges	Tariffs/Charges	Tariffs/Charges
Arrangement Fee (New Loans)	OMR 26.250	OMR 26.250	OMR 26.250	OMR 26.250	OMR 26.250
Arrangement Fee (Topup Loans)	OMR 5.250	OMR 5.250	OMR 5.250	OMR 5.250	OMR 5.250
Late Payment Charge	1% in the form of additional interest on overdue installment	1% in the form of additional interest on overdue installment	1% in the form of additional interest on overdue installment	1% in the form of additional interest on overdue installment	1% in the form of additional interest on overdue installment
Pre-payment/Pre-Closure of loan	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid
Partial payment of loan (min OMR 1000)	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid
Loan rescheduling fees	OMR 15.750	OMR 15.750	OMR 15.750	OMR 15.750	OMR 15.750
Instant default fee for Personal Loans only (except deferment during Eid*)	OMR 5.250	OMR 5.250	OMR 5.250	OMR 5.250	OMR 5.250
Insurance Admin Fee	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750
Life Insurance Fee	as applicable	as applicable	as applicable	as applicable	as applicable
Motor Insurance	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500
Providing/Obtaining credit reports or trade inquiries	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500
Penal interest on overdue overdraft/Loans	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate
Housing Loans	Mass	Premier	Premier	Premier Plus	Premier Plus
Description	Tariffs/Charges	Tariffs/Charges	Tariffs/Charges	Tariffs/Charges	Tariffs/Charges
Processing Fee	OMR 52.500	OMR 52.500	OMR 52.500	OMR 52.500	OMR 52.500
Late Payment Charge	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate
Pre-payment/Pre-Closure of loan	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid
Partial payment of loan (min OMR 1000)	105% of partial payment amount	105% of partial payment amount	105% of partial payment amount	105% of partial payment amount	105% of partial payment amount
Loan rescheduling Fees	OMR 15.750	OMR 15.750	OMR 15.750	OMR 15.750	OMR 15.750
Insurance Admin Fee	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750
Life Insurance Fee	as applicable	as applicable	as applicable	as applicable	as applicable
Property Insurance Fee	as applicable	as applicable	as applicable	as applicable	as applicable
Registration/Release of legal mortgage	Actual charges	Actual charges	Actual charges	Actual charges	Actual charges
Swap of Muktiya for the housing loans or any loans granted against the mortgage of property/land	OMR 26.250	OMR 26.250	OMR 26.250	OMR 26.250	OMR 26.250
Penal interest on overdue Loans	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate
Auto Loans	Mass	Premier	Premier	Premier Plus	Premier Plus
Description	Tariffs/Charges	Tariffs/Charges	Tariffs/Charges	Tariffs/Charges	Tariffs/Charges
Arrangement Fee (New Loans)	OMR 26.250	OMR 26.250	OMR 26.250	OMR 26.250	OMR 26.250
Late Payment Charge	1% in the form of additional interest on overdue installment	1% in the form of additional interest on overdue installment	1% in the form of additional interest on overdue installment	1% in the form of additional interest on overdue installment	1% in the form of additional interest on overdue installment
Pre-payment/Pre-Closure of loan	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid
Partial payment of loan (min OMR 1000)	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid	105% of amount repaid
Loan rescheduling fees	OMR 15.750	OMR 15.750	OMR 15.750	OMR 15.750	OMR 15.750
Instant default fee for Personal Loans only (except deferment during Eid*)	OMR 5.250	OMR 5.250	OMR 5.250	OMR 5.250	OMR 5.250
Insurance Admin Fee	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750	0.052% from loan amount minimum OMR 5.250 and maximum OMR 78.750
Life Insurance Fee	as applicable	as applicable	as applicable	as applicable	as applicable
Motor Insurance	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500
Providing/Obtaining credit reports or trade inquiries	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500	OMR 10.500
Penal interest on overdue Loans	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate	1% over the contracted rate
Registration/Release of legal mortgage	Actual charges	Actual charges	Actual charges	Actual charges	Actual charges

Description	Credit Cards				Prepaid Card
	Gold	Platinum	Signature	Infinite	
Primary fee annual card	OMR 31.5 (fee is waived subject to annual spend of 2,400 OMR)	Free for life	Free for life	Free for life	OMR 1050
Card Physical Issuance Fee	Free	Free	Free	Free	OMR 3250
Virtual Card Fee	Free	Free	Free	Free	Free
Supplementary Cards	OMR 15.750	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	N/A
Minimum payment	5% or OMR 10.5 whichever is higher	5% or OMR 10.5 whichever is higher	5% or OMR 10.5 whichever is higher	5% or OMR 10.5 whichever is higher	N/A
Interest per annum	18%	18%	18%	18%	N/A
Cash Advances fee	OMR 1050 + 3% of amount	OMR 1050 + 3% of amount	OMR 5250 + 3% of amount	OMR 5250 + 3% of amount	N/A
Card replacement fee (Lost or Damage Cards)	OMR 10.5	OMR 10.5	OMR 10.5	OMR 10.5	OMR 3250
Late payment fee	OMR 3150 + 3% on amount due	OMR 3150 + 3% on amount due	OMR 10.5 + 3% on amount due	OMR 10.5 + 3% on amount due	N/A
Over limit fee	OMR 5.250	OMR 5.250	OMR 5.250	OMR 5.250	N/A
Foreign Currency Transactions processing fee	2.75% of transaction amount + 5% VAT	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