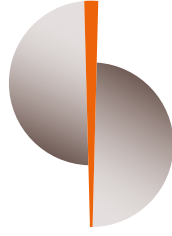


**Sohar**  
international



**صحرار**  
الدولة

# Schedule of Service Charges

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sib.om



| Type of Fee                                                             |                       | Fees / Charges              |
|-------------------------------------------------------------------------|-----------------------|-----------------------------|
| <b>Account Services</b>                                                 | <b>Tariff Details</b> | <b>﷼ (Inclusive of VAT)</b> |
| <b>Duplicate / Past Period of Bank Statements</b>                       |                       |                             |
| Statement fee up to 6 months                                            |                       | 1.05                        |
| Statement fee from 6 to 12 months                                       |                       | 3.15                        |
| Statement fee for more than 12 months                                   |                       | 5.25                        |
| Daily Statement Fee                                                     |                       | 52.25                       |
| Cheque Book Request Charges                                             | 10 leaves             | 1.050                       |
|                                                                         | 25 leaves             | 2.100                       |
|                                                                         | 50 leaves             | 3.150                       |
|                                                                         |                       |                             |
| <b>Copies of proof of banking transactions / paid checks</b>            |                       |                             |
| Copies of Transaction Proof/Paid Cheque up to 1 year                    | (Per voucher/cheque)  | 2.1                         |
| Copies of Transaction Proof/Paid Cheque more than 1 year                | (Per voucher/cheque)  | 3.15                        |
| Customer account inquiry for record transactions of more than 12 months | Per inquiry           | 5.25                        |
| Customer account inquiry for transactions during the same year          | Per inquiry           | 3.15                        |
| Foreign Telex Investigation Fees                                        | Per inquiry           | 15.75                       |
| Removing Name from Regulatory Caution list                              |                       | 21.00                       |
| Setting up Standing Instructions (SI)                                   |                       | Free                        |
| One-time setup fee                                                      |                       | Free                        |
| One-time internal setup for a third party                               |                       | Free                        |
| One-time setup for local and foreign currency accounts                  |                       | Free                        |
| Cancellation of standing instructions                                   |                       | Free                        |
|                                                                         |                       |                             |
| <b>Issuance of Certificates</b>                                         |                       |                             |
| Balance Certificate                                                     | Per certificate       | 5.25                        |
| Audit Confirmation Certificate                                          | Per certificate       | 5.25                        |
| No Objection Certificate                                                | Per certificate       | 10.50                       |
| Certificate related to receivables                                      | Per certificate       | 10.50                       |
| Financial Solvency Certificate                                          | Per certificate       | 10.5                        |
| Other Certificate                                                       | Per certificate       | 21                          |
| Tendering Certificate                                                   | Per certificate       | 52.25                       |
|                                                                         |                       |                             |
| <b>Account Closure</b>                                                  |                       |                             |
| If account closed within 1 year                                         |                       | 3.15                        |
| If account active more than 1 year                                      |                       | Free                        |
| <b>- Dormant Account Fees:</b>                                          |                       |                             |
| Accounts with a balance of 100 OMR and above                            | 1,05                  | Free                        |
| Accounts with a balance less than 100 OMR                               | Free                  | Free                        |

|                                                                                                                                                                                                    |                                                                                                              |       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-------|
| <b>Transfers</b>                                                                                                                                                                                   |                                                                                                              |       |
| <b>Between Sohar International accounts</b><br>- Omani Rial<br>- Foreign Currencies                                                                                                                | <b>Free</b>                                                                                                  |       |
| <b>Local Payments (in Omani Rial)</b><br><b>ACH (Automated Clearing House)</b> – Amount less than or equal to 20,000 OMR<br><b>RTGS (Real Time Gross Settlement)</b> – Amount exceeding 20,000 OMR | 1 OMR                                                                                                        | Free  |
| <b>International Payments (in Foreign Currencies and Omani Rial)</b><br>[Both fees do not include correspondent bank charges, if any]                                                              | 5 OMR                                                                                                        | 3 OMR |
| <b>Inward Remittances</b>                                                                                                                                                                          | Omani Rial: Free<br>Crediting foreign currency remittances to Omani Rial or foreign currency accounts: 5 OMR |       |
| <b>Utility Payments</b>                                                                                                                                                                            | Free                                                                                                         |       |
| <b>Credit Card / Prepaid Card Payments</b>                                                                                                                                                         | Free                                                                                                         |       |

| Charge Type                                                                             | Basis                       | Fees/Charges                                                                                                  |
|-----------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------------------------------------------------|
|                                                                                         |                             |  <b>(Inclusive of VAT)</b> |
| Registration of Commercial Charge Charges                                               | Per Transaction             | 600                                                                                                           |
| Registration of Legal Mortgage                                                          | Per Transaction             | 26.25                                                                                                         |
| Bank NOC to add new activity in the Commercial Registration (CR)                        | Per letter                  | 10.5                                                                                                          |
| Bank NOC to add/remove authorized managers/signatures in the Commercial Registration    | Per letter                  | 10.5                                                                                                          |
| Release of Commercial Mortgage Charge                                                   | Per Transaction             | 52.5                                                                                                          |
| Release of Legal Mortgage                                                               | Per Transaction             | 52.5                                                                                                          |
| Release of Joint Registration of Shares                                                 | Per Transaction             | 26.25                                                                                                         |
| Issue of STL/Rollover of STL                                                            | Per Transaction             | 10.5                                                                                                          |
| Extension of due dates of Term Loan instalments                                         | Per Transaction             | 10.5                                                                                                          |
| Temporary release of Security                                                           | Per Transaction             | 10.5                                                                                                          |
| Permanent release of securities                                                         | Per Transaction             | 52.5                                                                                                          |
| Non submission of audit reports by due dates                                            | Per Month                   | 26.25                                                                                                         |
| Charges for delay in submission of progress reports                                     | Per Transaction / Per Month | 10.5                                                                                                          |
| Waiver of Standard Security condition (Valuation, Insurance, etc...)                    |                             | 26.25                                                                                                         |
| Delay in submission of valuation report/copy of insurance policy beyond the agreed date | Per Transaction / Per Month | 10.5                                                                                                          |
| Issue of STL/Rollover of STL                                                            | Per Transaction             | 26.25                                                                                                         |
| Extension of due dates of Term Loan Instalment                                          | Per Transaction             | 10.5                                                                                                          |
| Interchangeability of limits                                                            | Per Transaction             | 26.25                                                                                                         |
| No Liability Letter (NOC)                                                               | Per letter                  | 26.25                                                                                                         |
| Outstanding Letter                                                                      | Per letter                  | 26.25                                                                                                         |
| Loan Repayment schedule                                                                 | Per Report                  | 5.25                                                                                                          |

|                                                                           | <b>﷼ (Inclusive of VAT)</b> |
|---------------------------------------------------------------------------|-----------------------------|
| Corporate Direct Link Setup (B2B Setup)                                   | 1,000                       |
| Monthly Charges for Corporate Direct Link (B2B Monthly Charges)           | 50                          |
| Application Programming Interface Setup (API Setup)                       | 2,500                       |
| Monthly Charge for Application Programming Interface (API Monthly Charge) | 200                         |
| Virtual Account Creation (Per Account)                                    | 1                           |
| MT940 Messages Setup                                                      | 50                          |
| MT940 Messages Fee Per Account                                            | 15                          |
| E-Mandate Setup (Per Authorization)                                       | 1                           |
| Digital Banking Training Session (Per Additional Training)                | 20                          |

## Trade Finance

### A. Services

| Description                                                                                                  | Fees       |                          |
|--------------------------------------------------------------------------------------------------------------|------------|--------------------------|
|                                                                                                              | Via Branch | Digital Banking Platform |
| <b>SWIFT Charges</b><br>Guarantees, Import/Export Letters of Credit, and Amendments.                         | 25 OMR     | 15 OMR                   |
| Postage / Courier Services Per Document                                                                      | 20 OMR     |                          |
| <b>Assignment of Proceeds</b><br>Export Letter of Credit and/or Export Bill Per Request / Bill / Transaction | 20 OMR     |                          |

### B. Financing Requests

#### (Loan against Trust Receipts/ Bills Discounting / Receivable Financing / Invoice Discounting)

| Description                                                                                                                                                  | Fees       |                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------------------|
|                                                                                                                                                              | Via Branch | Digital Banking Platform |
| <b>Processing:</b><br><ul style="list-style-type: none"> <li>Issuance / Drawdown</li> <li>Renewal / Extension of financing tenor or maturity date</li> </ul> | 25 OMR     | 15 OMR                   |

### C. Import Letter of Credit

| Description                                                                                                   | Fees                                                                                                       |                                                                                                          |
|---------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
|                                                                                                               | Via Branch                                                                                                 | Digital Banking Platform                                                                                 |
| Issuance Commission                                                                                           | %0.125 per month or 25 OMR, whichever is higher, with a minimum of 3 months                                | %0.1 per month or 15 OMR, whichever is higher, with a minimum of 3 months                                |
| Amendment (Increase in LC Value)                                                                              | %0.125 per month or part of a month thereafter, or 25 OMR, whichever is higher, with a minimum of 3 months | %0.1 per month or part of a month thereafter, or 15 OMR, whichever is higher, with a minimum of 3 months |
| <ul style="list-style-type: none"> <li>Other Amendments.</li> <li>Cancellation of Letter of Credit</li> </ul> | 25 OMR, plus the issuance commission mentioned above in case of value increase or period extension         | 15 OMR**, plus the issuance commission mentioned above in case of value increase or period extension     |

### D. Import Collection Documents

| Description                                                                         | Fees                                           |
|-------------------------------------------------------------------------------------|------------------------------------------------|
| Import Collection Documents Commission (Sight / Deferred Payment) (LCs and non-LCs) | 0.100 % as flat fees, with a minimum of 15 OMR |
| Avalization                                                                         | %3 per annum, with a minimum of 20 OMR         |

### E. Export Letter of Credit

| Description                                                         | Fees                                           |
|---------------------------------------------------------------------|------------------------------------------------|
| Advising Commission                                                 | 15 OMR                                         |
| Amendment                                                           | 15 OMR                                         |
| Processing / Negotiation of Export Documents under Letter of Credit | 0.100 % as flat fees, with a minimum of 15 OMR |
| Acceptance                                                          | 0.100 % as flat fees, with a minimum of 15 OMR |
| Discrepancies                                                       | Local LC: 35 OMR<br>Foreign LC: 100 USD        |
| Transferable Letter of Credit                                       | %0.25 as flat fees, with a minimum of 50 OMR   |

### F. Export Collection Documents

| Description                                                       | Fees                                                                                                               |                                                                                                                  |
|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Export Collection Documents Commission (Sight / Deferred Payment) | 0.100 % as flat fees, with a minimum of 15 OMR                                                                     |                                                                                                                  |
| Acceptance / Deferred Payment                                     | %0.125 per month or 25 OMR, whichever is higher, for the actual deferred payment period, with a minimum of 1 month | %0.1 per month or 15 OMR, whichever is higher, for the actual deferred payment period, with a minimum of 1 month |
| Discrepancies                                                     | Local LC: 35 OMR Foreign LC: 100 USD                                                                               |                                                                                                                  |
| Settlement (For both Applicant and Beneficiary)                   | Local LC: 25 OMR Foreign LC: 75 USD                                                                                |                                                                                                                  |
|                                                                   |                                                                                                                    |                                                                                                                  |

### G. Export Letter of Credit: Export Financing

| Description                         | Fees                                                        |
|-------------------------------------|-------------------------------------------------------------|
| Export Bills Discounting Commission | 125 OMR: interest is calculated as agreed with the customer |

### H. Guarantees and Standby Letters of Credit

| Description                                           | Fees                                                                      |                                                                           |
|-------------------------------------------------------|---------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                       | Via Branch                                                                | Digital Banking Platform                                                  |
| Issuance fees for fixed-term non-financial guarantees | %1.5 per annum or 25 OMR, whichever is higher, with a minimum of 3 months | %1.5 per annum or 15 OMR, whichever is higher, with a minimum of 3 months |
| Issuance fees for open-ended non-financial guarantees | %2 per annum or 25 OMR, whichever is higher, with a minimum of 3 months   | %1.5 per annum or 15 OMR, whichever is higher, with a minimum of 3 months |
| Issuance fees for fixed-term financial guarantees     | %3 per annum or 25 OMR, whichever is higher, with a minimum of 3 months   | %2.5 per annum or 15 OMR, whichever is higher, with a minimum of 3 months |
| Issuance fees for open-ended financial guarantees     | %3.5 per annum or 25 OMR, whichever is higher, with a minimum of 3 months | %3 per annum or 15 OMR, whichever is higher, with a minimum of 3 months   |
| Standby Letter of Credit issuance fees                | %3 per annum or 25 OMR, whichever is higher, with a minimum of 3 months   | %2 per annum or 15 OMR as a minimum, with a minimum of 3 months           |

|                                                                                                                  |                                                                                                                     |                                             |
|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------|
| Guarantee amendment (Tenor or Value)                                                                             | Same guarantee issuance fees plus<br>25 OMR                                                                         | Same guarantee issuance fees plus<br>15 OMR |
| Other amendments / Cancellation                                                                                  | 25 OMR                                                                                                              | 15 OMR                                      |
| Guarantee advising fee: Advising the correspondent bank of the guarantee (including amendments if any)           | 250 USD                                                                                                             | Not Available                               |
| Shipping Guarantee (Issued under LC facilities)                                                                  | 10                                                                                                                  |                                             |
| Shipping Guarantee: Commission under collection documents (Issuance is subject to a %110 cash margin collection) | %25 0.1 per month or 15 OMR, whichever is higher, for the actual deferred payment period, with a minimum of 1 month |                                             |

## General Terms and Conditions

1. This schedule of charges is effective from October 2026 ,1.
2. All fees, charges, and interest rates listed in this schedule are subject to review by the bank at any time in accordance with the regulations of the Central Bank of Oman.
3. Actual expenses incurred by the bank, such as stamp duties, postage, etc., which are not included in this schedule of charges, will be collected as and when they are incurred.
4. Details of charges for any products or services not mentioned in this schedule are available upon request.
5. For any inquiries or clarification requests regarding the contents of this schedule, please contact us at: 1761 2476 968+
6. All fees and charges mentioned above are exclusive of Value Added Tax (VAT). In accordance with the Oman VAT Law effective from April 2021 ,16, a %5 VAT will be applied to the above-mentioned fees and charges wherever applicable.
7. Fees agreed upon and accepted between the bank and the customer under valid and effective documents—including, but not limited to, facility offer letters or agreements—shall serve as the approved reference and shall prevail over the schedule of charges mentioned above
8. Correspondent bank charges (where applicable) will be recovered at actual cost, and reimbursement bank charges will be levied on all cross-border fund transfers.
9. Non-financial guarantees include Tender Bonds (Bid Bonds) and Performance Bonds