

# Card Fee

# Guide



## CARD FEE GUIDE

Type	Visa Infinite	Visa Signature	Visa Platinum	Visa Gold
Annual fee primary card	OMR 94.500	OMR 47.250	OMR 42	OMR 21
Annual fee supplementary card	OMR 63	OMR 26.250	OMR 21	OMR 15.750

### Sadara, Privilege Banking, Mass & Pensioner segments

- One supplementary card is free and 2nd supplementary onwards will be charged
- The first-year annual fee for the primary card and one supplementary card will be waived subject to the card being activated and used within 3 months from date of issuance. After 3 months, if card is still pending activation and or unused, the annual fee will be applied as per the above table.
- Infinite card annual fee are chargeable from date of issuance.
- For subsequent years, the waiver will depend on the annual spend criteria as mentioned in the annual usage table.

### Minimum annual spend/usage OMR:

Infinite	Signature	Platinum	Gold
Total annual usage is OMR 3,600 and above	Total usage is OMR 2,500 and above	Total usage is OMR 2,000 and above	Total usage is OMR 1,500 and above

**Sadara Priority Banking, Privilege Banking, Retiree Segments, and all other customers:** the annual fee for the primary card and one supplementary card will be waived if the spend limit is reached, as indicated in the above table.

Other Fee	Fee/Charges		
1. Interest rate against salary	1.5% per month		
2. Interest against deposit	1.66% per month		
3. Cash advance fee	3.15% of the amount withdrawn or OMR 2.625 whichever is higher		
4. Replacement card fee	OMR 10.500 (OMR 5.250 for Sadara customers & Pensioner)		
5. ATM balance inquiry	OMR 1.05		
6. Over limit fee	OMR 5.250 per instance		
7. Late payment fee (no payment)	OMR 5.250		
8. Overdue fee (partial payment)	OMR 5.250 per month		
9. Temporary limit enhancement (bonus)	OMR 10.500		
10. Foreign transaction fee (applies to all transactions made in currencies other than OMR)	<b>Segment</b>	<b>FX Rate</b>	<b>EUR-FX Rate</b>
	Private Banking	2.5%	2.75%
	Sadara	2.5%	2.75%
	Mazaya	2.75%	2.75%
	Mass	2.75%	2.75%
11. *Credit Shield	<ul style="list-style-type: none"> <li>• First 3 months are free on all new credit card</li> <li>• 0.59% fee starting from 4th month</li> <li>• Mandatory credit shield at the age of 60 and above</li> </ul>		
12. EPP cancellation	1.05% of the amount		
13. Charge back fee	OMR 10.500		
14. Duplicate statement up to 3 months	Nil		
15. Duplicate of statement over 3 months	OMR 0.525		
16. EPP through Mobile Banking	5.25%	6 Months	
	7.35%	12 Months	

\*Credit shield will be calculated on the current outstanding

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NBO CORPORATE CREDIT CARDS		
Other Fee	Fee/charges	
Annual fee	Visa Business Signature	Visa Business Purchased card
	OMR 36.750	OMR 10.500
Interest Rate	1.66% per month	
Cash advance fee	3.15% of the amount withdrawn or OMR 2.625 whichever is higher	
Replacement fee	OMR 10.500	
Over limit fee	OMR 5.250 per instance	
Late payment fee (no payment)	OMR 5.250	
Overdue fee (partial payment)	OMR 5.250	
Foreign transaction fee (applies to all transaction made in currencies other than OMR)	2.75%	
Charge back fee	OMR 10.500	
Duplicate of statement over 3 months	OMR 1.050 per statement	

### NBO DEBIT CARDS

Issuance fee	OMR 1.050		
Supplementary card fee	OMR 2.100		
Replacement card fee	OMR 2.100		
Charge back fee	OMR 10.500		
Annual fee	OMR 1.050		
<b>Usage on non NBO ATMs</b>	<b>Oman Net</b>	<b>GCC Net</b>	<b>Mastercard / Visa network</b>
Cash withdrawal	OMR 0.105	OMR 0.840	OMR 1.575
Balance enquiry	OMR 0.053	OMR 0.315	OMR 0.525
Mini statement	OMR 0.053	NA	NA
POS transaction	Free	Free	Free
<b>Other Fee</b>	<b>Fee/Charges</b>		
Foreign transaction fee (applies to all transactions made in currencies other than OMR)	2.75% (2.5% for Sadara Priority Banking & Private Banking)		

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NBO PREPAID CARDS		
Description	Badeel Travel	Badeel General
Joining fee	OMR 5.250	OMR 5.250
Supplementary card fee	OMR 5.250	OMR 1.050
Card replacement fee	OMR 2.100	OMR 2.100
Card annual / renewal fee	OMR 2.100	OMR 2.100
Cash withdrawal - NBO ATMs	Free	Free
Cash withdrawal - GCC network	OMR 1.050	OMR 0.840
Cash withdrawal - international ATMs	OMR 1.575	OMR 1.575
Cash withdrawal - non-NBO ATMs in Oman	Not accepted	Not accepted
Balance inquiry international	OMR 1.050	OMR 1.050
Balance inquiry fee Oman Net	Not Accepted	Not accepted
Balance inquiry fee Oman Net GCC	OMR 0.315	OMR 0.315
Statement fee	Free	Free
Card load / Top up fee	0.1575% of Top up Amount for OMR Currency 0.5% on SAR & AED currencies 2% on all other available currencies.	0.105% of top up amount
Card to card fee	Not Applicable	0.105% per transfer
Card to account fee (applicable for non-NBO customers)	OMR 1.050	OMR 1.050
Cross currency mark-up	Free* when transaction currency and card wallet currency is same. 2.75% when transaction currency and card/wallet currency is not same.	2.75% of transaction value where transaction currency is other than OMR
Non-renewal charges after card expiry*	OMR 1.050	OMR 1.050
Charge back fee	OMR 10.500	OMR 10.500
Maximum balance per card	OMR 3000	OMR 1000
Courier fee	OMR 2.625 only applicable for non NBO customers	

\* This fee will be applied one month after the expiry date

For more details,  
 please call 2477 0000  
 nbo.om

Terms and conditions apply