

Schedule of charges 2022

Savings Account - Minimum Balance "RO 100"	
Savings Account - Breach of Minimum Balance (Monthly)	0.525
Current Account - Minimum Balance " RO 200"	
Current Account - Breach of Minimum Balance (Monthly)	0.525
Current Account (FCY) - Minimum Balance RO 200/- Eqvt. FCY	
Saving Account (FCY) - Minimum Balance RO 200/- Eqvt. FCY	
Basic Banking Accounts - Minimum Balance "Nil"	NIL
Basic banking account – two counter transactions are free	
Account Closure Fee (if closed within one year) No charges if account is more than one year old	3.150
Standing instructions set up - Intra bank transactions	1.050
Standing instructions set up - others	2.1+TT Fee
Duplicate statement of account - (up to 6 months old)	1.050
Duplicate statement of account - (for 6-12 months)	2.100
Duplicate statement of account - (more than 12 months)	5.250 max up to 5 years
Issuing of withdrawal slip book	1.050
Issuing of Bank Cheque "Current Account" 25 leaves	2.100
Issuing of Bank Cheque "Current Account" 50 leaves	3.150
Issuing of Bank Cheque "Current Account" 100 leaves	5.250
Cheque return charges on inward clearing cheques (insufficient funds)	15.750
Cheque/instruments collected in special clearing	5.250
Stop payment - (Either single cheque or bunch of serially numbered cheques)	5.250
Photo copy of paid cheque - if the cheque is within one year period	2.100
Photo copy of paid cheque - if the cheque is more than one year old	3.150
Post - dated cheques handling & presenting on due date other than loan installment cheques	2.100/chq
Balance order facility setup	2.100
Dormant accounts - If the account has the prescribed minimum balance	NIL
Dormant accounts - If the account does not have minimum balance	2.100 per year
Collection of outstation cheques	0.525
Caution list removal processing - For individual	10.500
Caution list removal processing - For others	21.000

(These requests are to be taken up with central bank, on exceptional basis, on merits)

Letters & Certificates	
Account Balance Letter	2.100
No Liability Certificate	2.100
Issuance of any other certificate	2.100
Issuance of credit report (at the request of the client)	2.100
Debit Card	
Issuing Debit Card	1.050
Supplementary Debit Card	2.100
Replacing Lost Debit Card	2.100
Annual Fee for Debit Card	1.050
Non HBL ATMs Fee (OmanNet)	
Cash Withdrawal	0.105
Balance Enquiry	0.052
Mini Statement	0.052
Customer Account Transfer	0.052
Account to Account Transfer (Sender)	0.210
POS Transaction	NIL
Non HBL ATMs Fee (GCC Net)	
Cash Withdrawal	0.840
Balance Enquiry	0.525
ATM international cash withdrawal	1.00 or 1% of transaction amount which ever is higher
Debit card international POS transaction	0.200
Debit Card - Basic Banking Account Annual Fee	2.100
Remittances	
Outward Remittances - Issuance of Pay Order	2.100
Outward Remittances - Issuance of Demand Drafts/Mail Transfer	2.100
Outward Remittances - Cancellation of DD/MT/PO	At bank buying rate + 2.1
Outward Remittance - Issuance of TT	5.250
Outward Remittance - FAST transfer cancellation charges	2.100
Inward Remittance - For own customer (Local)	NIL
Inward Remittance - For own customer (Overseas)	3.150
Payment and Transfers(Local) - Local Currency Transfer of Funds	1.785
FAST Remittance to Pakistan less than USD100/-	2.100
FAST Remittance to Bangladesh	2.100
FAST Remittance to Sri Lanka	2.100
Consumer Loans Proposal Processing	
Interest Rate on Consumer Loans	As Per Approval
New Loan Processing Fee	26.250
Consumer Loan Top up	5.250

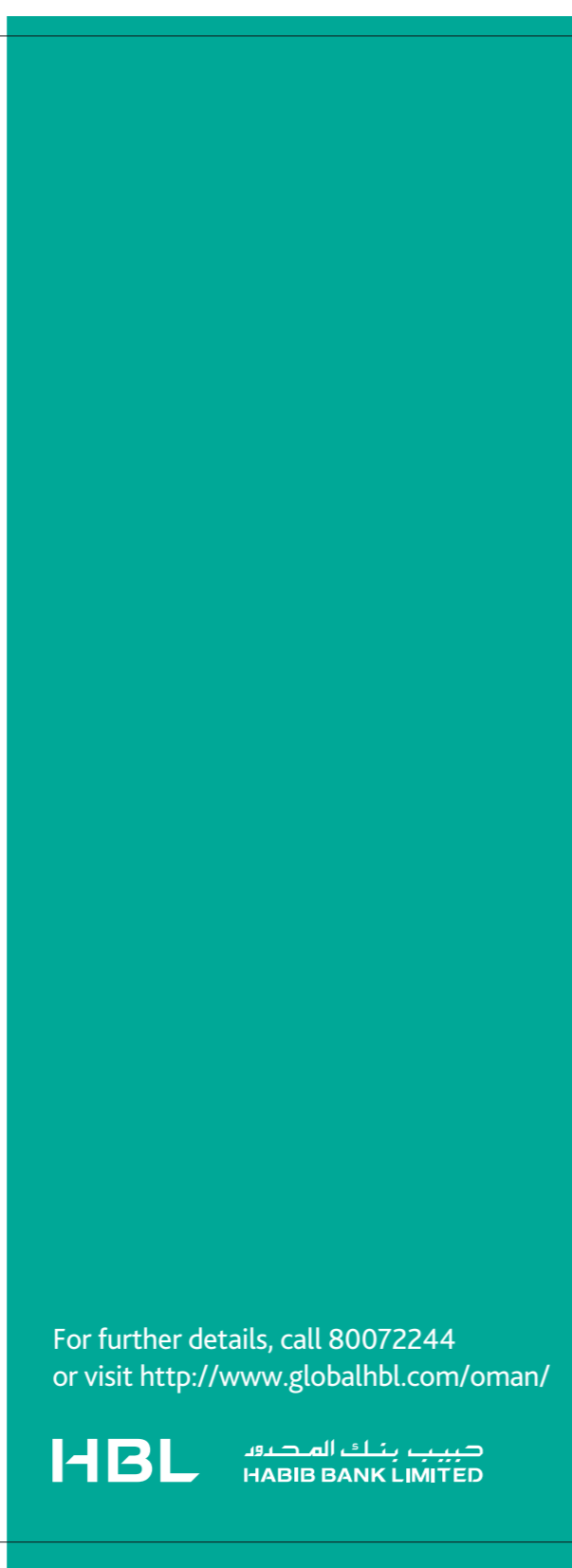
Delayed payment interest charges (to be calculated on the overdue amount and for the overdue period only)	1%
Partial Settlement Charges	1.05% of prepaid amount
Loan Rescheduling Fee	5.250
Additional Deferment of Installment	5.250
Administrative Fee for Insurance Premium	0.0525% (Min, OMR 5.25 - Max OMR 78.75)
Early Settlement	1.05% of foreclosed amount
Temporary Over Draft (TOD)	5.250/transaction
(NOTE) No charges shall be levied if the bank is offering this as a gesture on various occasions such as Eid, National Holiday etc.	
Interest Rate on Car Loan	As Per Approval
Loan Processing Fee Car Loan	26.250
Prepayment Settlement Charges	1.05% of prepaid amount
Delayed payment interest charges (to be calculated on the overdue amount and overdue period only)	1%
NOC to traffic department	2.100
Replacement of PDC	2.100
Term Deposits	
Interest Rate	As per approval
Penalty (in case of encashment before maturity)	1% (interest will be reduced for the period passed)
Payroll processing	
Salary Processing - BBA	Subject to offer letter
Safe Deposit Lockers Annual Rent	
Small	52.500
Medium	78.750
Large	105.000
Key Deposit (refundable)	31.500
Key Lost / Locker Breaking	105.000
TRADE FINANCE	
Import Trade	
Letter of Credit - Issuance up to RO 25,000 per quarter or part thereof (Min: RO 25)	0.420%
Letter of Credit - Issuance (over RO 25,000 to RO 50,000) per quarter	0.315% per Quarter
Letter of Credit - Issuance above RO 50,000 per quarter	0.263% per Quarter
Amendment Charges	10.500
LC Cancellation before Expiry	10.500
Document returned un-paid	5.250
Interest on PAD(From negotiation date till retirement date) per annum or as approved. In case documents are not retired within 30	

days from lodgment additional (penal) interest of 2% per annum to be applied from 31st day till retirement date. 12%

NB: Above changes may vary on a case to case basis based on specific approach

Collections Trade	
Clean Bills - Cheques received for collection in FCY	5.250
Clean Bills - In case of TT Reimbursement	4.200
Clean Bills - Foreign Currency Cheques sent abroad for collection	RO 5.250 per item + other bank charges
Clean Bills- Outward Clean Bills(FC) returned unpaid	5.250
Acceptance Trade	
Commission on Acceptance (From date of acceptance till payment)	0.2625% per Month
NB: Above changes may vary on a case to case basis based on specific approvals in place	
Communication Trade / Payments	
Full swift transmission	26.250
Pre Advising Short Telex LC Commission	15.750
Courier Charges (Gulf Countries)	15.750
Courier Charges (Other than Gulf Countries)	26.250
Postage Charges	5.250
Discrepant Document Handling Charges (Payable by beneficiary)	USD 105
Export Trade	
LC Advising Commission - HBL Customer	26.250
LC Advising Commission - Non HBL Customer	36.750
Amendment Advising Commission - HBL Customer	15.750
Amendment Advising Commission - Non HBL Customer	21.000
Confirmation Charges	As per approval (case to case basis)
Negotiation Charges	0.263% (Min OMR 21)
Documents returned un-paid	26.250
Documentary Collections Trade	
Documents Bills Received for Collection - Commission	0.263% (Min OMR 21)
Documentary Bills Sent for Collection - Commission	0.263% (Min OMR 21)
Delivery of Documents (Import) - Free of Payment	21.000
Remittance of Proceeds - Against Paid Documentary Collection (Deducted from Proceeds)	USD 52.5
Documentary Bills Received for Collection - Returned un-paid (Payable by Beneficiary Bank)	USD 52.5
Documentary Bills Sent For Collection - Returned un-paid	21.000
Delivery of Documents(Export) - Free of Payment	5.250
Reimbursement Commission	15.750

Letter of Guarantee Trade	
Shipping Guarantee - Issuance Charges	RO 21.000
All other guarantees (Bid Bond/Performance Bond/Advance Payment Guarantee/Payment Guarantee/Retention Guarantee)	0.525 % per quarter or part thereof MIN: OMR 21
Issuance of Duplicate Guarantee	10.500
Re - Issuance of Guarantee due to change in text or language	10.500
Credit Approval Processing Fees Trade / Cooperate	
Annual Renewal of existing Credit Limits	0.2625% (MIN OMR 157.5)
Enhancement/Fresh Facilities	0.525% (MIN OMR 315)
One-off Credit Facility	0.2625% (MIN OMR 26.25)
LTR Processing Fees	RO 10.50 per transaction
Temporary Excess	2.05% per annum over approved interest rate
Temporary Overdraft	12.6% PA
Redemption of Legal Charge / Release of Mortgage	RO 26.25 per letter
Telex/Postages/Courier Charges wherever applicable/ not mentioned)	As per Bank's normal charges
Release of joint registration of vehicles / heavy Equipment	10.500 per letter
NB: Above Charges may vary on a case to case basis based on specific approvals from Country Manager or RGM. Any charges like postage, stamps, fax etc, that are not mentioned will be applicable whenever incurred. For further information please call at 80072244.	
In line with the Oman Value Added Tax Law and Executive Regulation effective from 16th April 2021.HBL Oman Fees and Charges are revised and are inclusive of 5%VAT (where applicable) and are subject to change as per the guidelines of the Central Bank Of Oman, whenever applied as per the VAT Oman Law.	



For further details, call 80072244
or visit <http://www.globalhbl.com/oman/>

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