



صيرفة إسلامية جديرة بثقتك
Islamic banking you can trust

Al Yusr Schedule of Charges

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1 General Banking Services

Services	Period	Charges in Omani Rial
Accounts		
Bank Statement Charges (other than normal periodicity as agreed)		
	Monthly	5/-
	Weekly	20/-
	Daily	50/-
Cheque Book Charges		
	25 leaves	2/-
	50 leaves	3/-
	100 leaves	5/-

Clearing and Remittance Services

Cheque Return Charges		
Returned due to insufficient funds		15/- (minimum 10/-)
Returned due to other reasons		5/-
Stop Payment charges (either single cheque or bunch of serially numbered cheques)		5/-
Cancel Stop Payment		5/-
Demand Draft issuance charge		2/-
Payment Order issuance charge		2/-
Special Clearing		5/-
Cheque Photocopy (paid cheque)	Upto one (1) year – per cheque	2/-
Cheque Photocopy (paid cheque)	Over one (1) year – per cheque	3/-
Inward Clean Collections		
Service Charges		5/-
Swift Charges		5/-
Cheque Returned		Minimum 5/- plus Courier charge
Outward Clean Collections		
Cheque Clearing Service Charge	Per Cheque	0.500
GCC		Minimum 2/-
Outside GCC		Minimum 5/-
Post Dated Cheque Service Charge	Per Cheque	5/-
Reminder within GCC (if requested by client)		2/-
Reminder Outside GCC (if requested by client)		5/-

Services	Period	Charges in Omani Rial
General Services		
Account Closure	Before one year	3/-
No Liability / Balance Certificate		2/-
Balance confirmation to Auditors/Balance Certificates		2/-
Credit Reports (Local)		5/-
Credit Reports (Foreign)		10/-
Duplicate Statement Copy	Within 6 months	1/-
Duplicate Statement Copy	Over 6 months	3/-
Duplicate Statement Copy	Above 1 year	5/-
Utility Bills (Non – OAB Customers)	Per Bill	1/-
Utility Bills (OAB Customers)	Per Bill	0.500
Dormancy Charges (If Balance below RO 100 in Savings Account and RO 200 in Current Account)	Per Annum	2/-
Postage Charges		2/-
Caution List (Removal Letter – Individual)		10/-
Caution List (Removal Letter – Company)		20/-
ATM Cards		
New Cards		1/-
Supplementary / Duplicate Cards		2/-
Replacement Cards (for lost / damage or stolen cards)		2/-
Cash withdrawal from non-OAB/Al Yusr ATM		0.100
Mortgage / Pledge charges		
Legal Mortgage Registration		10/-
Legal Mortgage Release		10/-
Pledge of Shares Registration		10/-
Legal Mortgage Release		10/-
Safe Deposit Lockers		
Small	Per Annum	50/-
Medium	Per Annum	75/-
Large	Per Annum	100/-
Keys Deposit for all lockers (Refundable)		25/-
Replacement of locks for the lost Keys		100/-
Standing Order		
Standing Order (in the Bank)		1/-
Standing Order (Local Banks)		2/-
Standing Order (Cancellation – outside Bank)		2/-
Foreign Exchange Remittance		
Service Charge (OAB Customer)		0.500
Service Charge (Non-OAB Customer)		1/-
Stop Payment of FX Payment		5/-
Cancellation of FX Payment		2/-
Outward SWIFT Transfers (Within Oman)		1/-

Outward Swift Transfers		5/-
Inward Swift Transfers (A/C Holder)		1/-
Inward Swift Transfers (Others) paid to other Banks		5/- plus Swift charges
Purchase of Foreign Exchange Payment	Per Transfer	5/- plus DHL charges
Courier Charges Gulf Countries		15/-
Courier Charges Other Countries		20/-

2 Trade Finance Services

Services	Period	Charges in Omani Rial
Letter of Credit (Imports)		
LC Issuance (Opening) charges	Per Month	1/8% (Minimum 3 Months subject to Minimum RO 10/-)
Swift/Telex – Full text		25/-
Swift/Telex – Brief Text		10/-
Letter of Credit (Exports)		
LC Amendments		
Increase of Amount	Per Month	1/8% (Minimum 3 Months subject to Minimum RO 10/-)
Extension of LC period		1/8% (Minimum RO 10/-)
Other Terms & Condition		10/-
SWIFT/Telex		7.500
Acceptance charges	Per Annum	1.5%
Cancellation of LC		10/-
Discrepancy of Charges		USD 80/- or above
Postage Charges		3/-
Courier Charges - Gulf Countries		15/-
Courier Charges - Other Countries		20/-
Letter of Credit (Exports)		
Advising of LC (Pre-advice)		10/-
Advising of LC (Final advice)		10/-
Amendment Advising		10/-
Adding our Confirmation	Per Quarter	1/8% (Minimum RO 10)
Transferable LC Charges		1/8% Flat (Minimum RO 10)
Negotiation Charges	Per Negotiation	1/8% Flat (Minimum RO 10)
Acceptance Charges (Confirmed LC)	Per Quarter	1/8% (Minimum RO 10)
Cancellation of Export LC		10/- plus SWIFT Charges
Reimbursement Charge (for LCs negotiated by other banks)		10/-
Export Bills Financing (discounting) processing charge		1/8% Flat (Minimum RO 10)
Bill Collection		
Bill Collection		
Inward Collection – Sight / Usance		1/8% Flat (Minimum RO 10)
Reminders		5/-
Outward Collection – sight / Usance		1/8% Flat (Minimum RO 10)
Postage Charges		3/-
Courier Charges - Gulf Countries		15/-
Courier Charges - Other Countries		20/-

Services	Period	Charges in Omani Rial
Al Yusr Kafala (Letter of Guarantees)		
Tender Bond (Bid Bonds)	Per Annum	1.5% (Minimum 3 Months – Minimum RO 10/-
Performance Bond	Per Annum	1.5% (Minimum 3 Months – Minimum RO 10/-
Advance Payment Guarantee	Per Annum	1.5% (Minimum 3 Months – Minimum RO 10/-
Payment / Financial Guarantee	Per Annum	1.5% (Minimum 3 Months – Minimum RO 10/-
Amendments – Extension of validity	Per Annum	1.5% (Minimum 3 Months – Minimum RO 10/-
Other Amendments		10/-
LG Transmission by Airmail		5/-
LG Transmission by Swift		15/-
LG Transmission by Courier		20/-
Shipping / AWB Guarantee under L/C		5/-

3 Corporate & SME Finance charges

Services	Period	Charges in Omani Rial
Al Yusr Corporate & SME Finance		
Documentation and Processing Fees	New Facilities	0.5% of the total facilities (subject to a maximum amount of RO 1,000)
Renewal of legal and security Documentation Fees*	At the time of Annual Renewal of facilities	Minimum amount of RO 200 and Maximum amount of RO 300
Documentation Amendment charges	In case of any amendments	Amendments during the year will be free for the first time only and chargeable at RO 50 for every amendments carried out afterwards
Late Payment charges**	Overdue cases	1% on overdue amount
Early Settlement charges***	Pre-payment	1% on the prepaid amount

4 Retail Finance charges

Services	Period	Charges in Omani Rial
Al Yusr Auto Finance		
Documentation and Processing Fees	New Facilities	Maximum RO 25/-
Late Payment charges**	Overdue cases	1% on overdue amount
Early Settlement charges***	Pre-payment	1% on the prepaid amount
Al Yusr Home Finance		
Documentation and Processing Fees	New Facilities	Maximum RO 50/-
Late Payment charges**	Overdue cases	1% on overdue amount
Early Settlement charges***	Pre-payment	1% on the prepaid amount
Al Yusr Goods & Services Finance		
Documentation and Processing Fees	New Facilities	Maximum RO 25/-
Late Payment charges**	Overdue cases	1% on overdue amount
Early Settlement charges***	Pre-payment	1% on the prepaid amount

**For Short Term Financing and Term financing facilities for a period of more than one (1) year, no renewal of legal and security documentation fee to be taken from the customer as the fee is being already taken at the time of sanctioning the financing.*

***The late payment charges collected will be donated to a charity.*

**** The 1% fee on the prepaid amount is to recover the overall maintenance and service cost in relation to the early/partial purchase of Bank's share by the customer and this will be adjusted from the sale price for the early / partial purchase (settlement) of the asset by the customer.*

Notes:

- i. The charges mentioned herein are as per CBO circular BM 1068*
- ii. Reduction and/or waiver of any fees can only be done subject to prior approval either from General Manager, Islamic Banking or Head of Islamic Banking or prior approvals of the respective Approving Committees.*