

Tariff of Charges

HSBC  PREMIER

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Eligibility requirement

HSBC Premier is offered free of charge to customers who maintain a minimum monthly average relationship balance of OMR 35,000 (or equivalent in foreign currency) in deposit(s) or investments with us.

A service charge of OMR 20 per month will be levied if a minimum average relationship balance of OMR 35,000 (or equivalent in foreign currency) is not maintained in deposit(s)/ investments with HSBC Oman. * * * * *

** The Bank may withdraw Premier status and reclassify the account if required balance is not maintained for 3 consecutive months in a year.*

*** Applicable on Balance - based customers only.*

**** Customers who qualified/qualify into Premier - based mortgage eligibility enjoy Premier status for the life of the mortgage. After which, a new mortgage (based on current date criteria) or minimum Premier balance must be maintained to avoid charges and discontinued service.*

Account Services

Cheque Book	Free of charge
Cash withdrawal at counter without cheque book	Free of charge
Return cheque charges	OMR 15
Emergency encashment	Free of charge
Foreign currency exchange	Free of charge through all HSBC branches worldwide

There are no overdraft set-up or renewal fees for HSBC Premier customers. In addition, an interest-free "Bounce Cheque Protection" facility of OMR 2,000 is available to all HSBC Premier customers.

Loans	Preferential interest rate on Personal loans and Car loans
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Remittances

1 free Telegraphic Transfer or Demand Draft to any bank or destination, every month in the form of standing instructions (excluding interbank charges)¹.

For additional transfers:

Local Telegraphic Transfers	
- Manually	OMR 4
- Through Personal Internet Banking	OMR 3
To own Account within HSBC group	Free
To other Accounts	
- Manually	OMR 5
- Through Personal Internet Banking (excluding interbank charges) ¹	OMR 3

Interbank charges¹:

Additional charges to send payments in full within HSBC Group (Charges "OUR")	OMR 5
Additional charges to send payments in full outside HSBC Group (Charges "OUR")	OMR 10
- All out of pocket expenses and remitting/correspondent bank	

charges, if any, will be deducted from the proceeds of the remittance for "Beneficiary deduct" payments.

- All out of pocket expenses and remitting/correspondent bank charges, if any, will be recovered from the ordering customer (Remitter) for "Charges OUR" payments.

- Demand Draft

Issuance OMR 2

Cancellation OMR 2

- Cashier's Order

Issuance OMR 2

Cancellation OMR 2

ATM

HSBC Premier ATM Card

Free of charge

Free cash withdrawal from HSBC Group ATMs Worldwide

Daily cash withdrawal limit up to OMR 1,200 (or equivalent in foreign currency)

HSBC Premier MasterCard® Credit Card

Annual membership fee

Free for Primary and Supplementary cards

Finance charge

1.5% per month

Interest rate on cash advance*

1.5% per month

Cash advance charge

3% of the total amount (Minimum OMR 5)

Card replacement fee for lost, damaged or stolen card

Free

Late payment charge

Free

Excess credit limit charge

Free

Additional copy of card statement

Free

Copy of sales voucher

Free

Foreign Currency Transaction(s)

Processing Fee

Up to 2.6%

Access to HSBC Current/Savings Account through MasterCard / Cirrus ATMs

OMR 2 per transaction

Access to HSBC Current/Savings Account through HSBC ATMs worldwide

Free

Emergency encashment worldwide

Free of charge through all HSBC Premier centres

**Interest rate on cash advance is charged from the date of cash withdrawal*

Note:

¹Please note that in cases where the correspondent/intermediary charges are higher than the above fee, the Bank reserves the right to recover the difference. All other charges will remain as per the Bank's standard tariff of charges

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