

SCHEDULE OF TARIFFS AND CHARGES

HSBC Premier, HSBC Advance and Personal Banking

Description	HSBC Premier	HSBC Advance	Personal Banking
Personal Account			
Account Opening fees	Free	Free	Free
Minimum Balance- Current Accounts*	OMR 200	OMR 200	OMR 200
Minimum Balance- Mandoos/Savings Accounts*	OMR 100	OMR 100	OMR 100
Minimum Balance- Term Deposit Account	OMR 1,000	OMR 1,000	OMR 1,000
Minimum Balance- Call Deposit Account	OMR 2,500	OMR 2,500	OMR 2,500
Breach of Minimum Balance (monthly)	OMR 0.500	OMR 0.500 (except for Advance Current-CVP accounts)	OMR 0.500
Eligibility criteria (does not apply to HSBC Premier International Customers)	a. Maintain a balance of OMR 35,000 in deposits and/or investments or b. Salary transfer of OMR 4,000 per month or above for the first 12 months after which point (a) applies or c. Mortgage drawdown of OMR 155,000 or above for the first 24 months after which point (a) applies	a. Maintain a balance of OMR 10,000 in deposits and/or investments a. or a. Salary transfer of OMR 700 per month or more	N/A
Fee if eligibility criteria (a) is not maintained	OMR 20/month	OMR 5/month	N/A
Relationship Fee	Free	N/A	N/A
Utility Bill payment (Internet and ATM)	Free	Free	Free
Account closure fee (if closed within 1 year of opening)	OMR 3	OMR 3	OMR 3
Standing Instruction set up (through the branch) (No charges for payments to the Bank)	OMR 1 per Intrabank S/I	OMR 1 per Intrabank S/I	OMR 1 per Intrabank S/I
	OMR 2 for other S/Is	OMR 2 for other S/Is	OMR 2 for other S/Is
	Free through Internet or Phone Banking	Free through Internet or Phone Banking	Free through Internet or Phone Banking
Penalty for insufficient funds for standing orders	OMR 2	OMR 2	OMR 2
Issuance of any certificate (Account Balance, No Liability Certificate etc)	OMR 2	OMR 2	OMR 2

HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
Personal Account (continued)			
Dormant account charge (if account does not have minimum balance)	OMR 1 per half year	OMR 1 per half year	OMR 1 per half year
Statement of Account (per agreed cycle)	Free	Free	Free
Teller services	Free	Free	Free
Term deposit premature upliftment rate	No deduction from Principal amount. Interest payment will be reduced by 1% p.a for the period run	No deduction from Principal amount. Interest payment will be reduced by 1% p.a for the period run	No deduction from Principal amount. Interest payment will be reduced by 1% p.a for the period run
Retrieval of records			
Paid Cheques			
<ul style="list-style-type: none"> Up to 12 months old More than 12 months old 	OMR 2 per document OMR 3 per document	OMR 2 per document OMR 3 per document	OMR 2 per document OMR 3 per document
Other documents including Statements			
<ul style="list-style-type: none"> Up to 6 months old 6 to 12 months old More than 12 months old 	OMR 1 OMR 3 OMR 5	OMR 1 OMR 3 OMR 5	OMR 1 OMR 3 OMR 5
Deposits/Withdrawals**in currency notes other than OMR	1% (Minimum OMR 2)	1% (Minimum OMR 2)	1% (Minimum OMR 2)

* In the case of foreign currency accounts, equivalent of OMR is applicable to the respective account type

**With drawal in foreign currency notes is subject to availability

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HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
Cheques			
Cheque book	Free	Free	OMR 2 for 25 leaves
Issuance/Cancellation of Cashier's order/ Demand draft	OMR 2	OMR 2	OMR 2
Cheque drawn on own account is returned unpaid due to insufficient funds	OMR 15	OMR 15	OMR 15
Cheques payable at centres where Central Bank Clearing facility is not available	Free	Free	Free
Returned cheques deposited in own account	Free	Free	Free
Cheques for collection within Oman	Free	Free	Free
Cheques for collection outside Oman*	OMR 5	OMR 5	OMR 5
Overseas Cheques Purchased	OMR 5	OMR 10	OMR 10
Stop payment (either single cheque or bunch of serially numbered cheques)	OMR 5	OMR 5	OMR 5
Counter cheques- cash withdrawal	Free	Free	Free
Cheque photocopy <ul style="list-style-type: none"> Up to 12 months old More than 12 months old 	OMR 2 per document OMR 3 per document	OMR 2 per document OMR 3 per document	OMR 2 per document OMR 3 per document
ATM/Debit Cards			
Issuing Debit Card	NIL	NIL	NIL
Re-issuance of Debit Card PIN	NIL	NIL	NIL
Debit Card Annual fee**	NIL	OMR 1	OMR 1
ATM Card/Debit Card Replacement Fee (lost/stolen)	NIL	OMR 2	OMR 2

* For cheque(s) accepted for collection, processing time will be approximately 6 – 8 weeks and Drawee Bank charges may apply, which vary from USD 45 to USD 200. Terms and Conditions apply. For more details visit www.hsbc.co.om

** Includes dormant accounts

HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
ATM/Debit Cards (continued)			
Usage fee in OMAN at HSBC ATMs			
Cash with drawal/deposit	NIL	NIL	NIL
Balance enquiry	NIL	NIL	NIL
Mini-Statement	NIL	NIL	NIL
Transfer within HSBC OMAN Accounts	NIL	NIL	NIL
Utility Bill Payments	NIL	NIL	NIL
HSBC Credit Card Payment	NIL	NIL	NIL
In Oman at OmanNet Switch ATMs			
Cash withdrawal	NIL	OMR 0.100	OMR 0.100
Balance enquiry	NIL	NIL	NIL
<i>(Rate per transaction)</i>			
Usage fees per transaction from abroad			
Cash withdrawal at HSBC ATMS	NIL	OMR 1	OMR 2
Cash withdrawal at Non HSBC ATMS	NIL	OMR 2	OMR 2
<i>Foreign currency processing fee (Purchases and Cash Withdrawals)</i>	2.6%	2.6%	2.6%

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HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
Phone Banking			
Re-issuance of Phone Banking PIN	Free	Free	Free
Funds transfer between HSBC Oman accounts	Free	Free	Free
Utility bill payments (OIFC)	Free	Free	Free
Personal Internet Banking			
Funds transfer between HSBC Oman accounts	Free	Free	Free
E-statements	Free	Free	Free
Utility bill payments (OIFC)	Free	Free	Free
Set up of standing instructions	Free	Free	Free
Inward Remittances			
In OMR			
If credited to the beneficiary's account	Free	Free	Free
In Foreign Currency			
If credited to the beneficiary's foreign currency a/c in the same currency of the remittance	Free	OMR 2 (equivalent)	OMR 2 (equivalent)
If paid in currency notes other than OMR	1% (Minimum OMR 2)	1% (Minimum OMR 2)	1% (Minimum OMR 2)

*We may claim an inward remittance fee from the remitting bank. They may charge the remitter's account for all or part of this fee.

¹Applicable on beneficiary deduct remittances only

Notes

- Beneficiary of the remittance may be required to pay a charge depending on the conditions set by the remitter or his/her bank
- If the amount is to be credited in another currency to an HSBC account, the prevailing exchange rate will apply

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HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
Outward Remittances			
To non HSBC Accounts			
Telegraphic Transfer (TT)			
Local/Central Bank TT Issuance			
• Electronic	OMR 2	OMR 2	OMR 2
• Manual	OMR 2	OMR 3	OMR 3
International TT Issuance			
• Electronic	OMR 2	OMR 3	OMR 4
• Manual	OMR 5	OMR 5	OMR 5
Additional charge to send International TTs in full outside HSBC Group (Charges "OUR") ^a			
• Electronic/Manual	OMR 10	OMR 10	OMR 10
Recall of TT Funds/Investigation of TT Status			
• Electronic/Manual	OMR 10	OMR 10	OMR 10
To HSBC Accounts			
Local/between HSBC OMAN accounts			
• Electronic/Manual	Free	Free	Free
International TT issuance to accounts within HSBC Group entity			
• Electronic	OMR 2	OMR 3	OMR 4
• Manual	OMR 5	OMR 5	OMR 5
International TT issuance to own accounts with in HSBC Group entity using 'Saved Template' ^b via Internet Banking			
• Electronic	Free	N/A	N/A

HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
Outward Remittances (continued)			
To HSBC Accounts			
Additional charge to send International TTs in full within HSBC Group (Charges "OUR") ^a Electronic/Manual	OMR 5	OMR 5	OMR 5
International transfers to own accounts within HSBC Group entity using 'Global Transfer' service			
<ul style="list-style-type: none"> • Electronic • Manual 	<p>Free</p> <p>N/A</p>	Free	<p>Not Available</p> <p>N/A</p>

1. Electronic = Transactions originating from internet banking and electronic standing instructions

2. Manual = Transactions originating through Branches and telephone Banking

a. In cases where the correspondent/intermediary charges are higher than the above fee, the bank reserves the right to recover the difference.

b. Please call the call centre to setup a 'Saved Template'

i. Above charges are HSBC Oman charges only. Other Banks, including HSBC offices abroad, may deduct their charges from the remittance amount. USD 25 will be charged as our correspondent bank charges for all USD transfers where the final beneficiary is not HSBC in the US.

ii. Non-HSBC beneficiary bank charges on telegraphic transfers are not guaranteed by HSBC or our correspondents. Some non-HSBC beneficiary banks in the United States may still deduct their charges from the total remittance amount

iii. Enjoy free FastCHEQUE transfers from any of your accounts in Oman to your own NRI account with HSBC India. Please contact your NRI relationship officer for more details.

HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
Other benefits			
Credit Card membership fees	Free	Free	Annual membership fees apply
Travel Insurance	Free if tickets bought using the HSBC Premier	N/A	N/A
Toll free	Dedicated toll free number	Dedicated toll free number	Dedicated toll free number
International Account Opening	Free	USD 100 (OMR 38.6)	N/A
Deposit or withdrawal in currency notes other than OMR	1% (minimum OMR 2)	1% (minimum OMR 2)	1% (minimum OMR 2)
Emergency Encashment	Free Emergency Encashment Service	Free Emergency Encashment Service	N/A
Rewards on Credit Cards	Earn 4 Rewards points for every OMR1 spent	N/A	N/A

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Personal Loans/Car Loans

Description	Fee
Arrangement Fee (New Loans)	OMR 25/-
Arrangement Fee (Topup Loans)	OMR 5
Late Payment Charge	1% of the overdue installment
Pre-payment/Pre-Closure of loan	1% of amount repaid
Partial payment of loan (min OMR 1000)	1% of partial payment amount
Loan rescheduling fees	OMR 5
No Liability letter	OMR 2
Installment deferment fee for Personal Loans only (except deferment during Eid*)	OMR 5

* Offered as per Bank's discretion

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HSBC Premier, HSBC Advance and Personal Banking (continued)

Mortgages

Description	Fee	Notes
Processing Fee	OMR 50	Subject to prevailing interest rates & CBO ceiling
Late Payment Charge	1% of the overdue installment	
Life Insurance fee	as applicable	Life insurance can be arranged by the customer. However the insurance must be assigned to the Bank.
Property Insurance fee	as applicable	Property insurance fee is charged on the rebuild cost of the property. This can be arranged by HSBC in the first year of cover, to be renewed annually by the borrower.
Pre-payment/Pre-Closure of loan	1% of amount repaid	
Partial payment of loan (min OMR 1000)	1% of partial payment amount	
Loan rescheduling fees	OMR 5	

Property Valuation fee			
Type of purchase/Financing	Under Construction	Ready Property	Mentioned fees are indicative only. Actual fees to be paid by the customer. To be paid at the application stage for completed properties. This is charged by the independent valuation companies on HSBC's panel and is non-refundable if the application does not progress. For under construction properties, valuation is done at every 33% of completion. Valuation is mandatory at all stages. For Property Swap cases, the mandatory valuation has to be done for the unit which is being acquired.
From developer at Original Price	As applicable	As applicable	
Re-Sale	As applicable	As applicable	
Land only		As applicable	

Special notes:

1. Your home will be at risk if you do not make payments on a home loan, or any other finance that maybe secured against it.
2. All fees are subject to change and will be applied to all customers from the date of change.
3. Charges/fees pertaining to Ministry of Housing or any other entity pertaining to registration/perfection of Mortgage are to be borne by the customer on actual basis and are not listed in this tariff sheet
4. All Fee paid to the bank are non refundable

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Credit Cards

Description	HSBC Premier	Advance Platinum	HSBC Gold
Primary card annual fee	Free	Free	OMR 30
Supplementary Cards	Free	Free	Free
Minimum payment	5% of outstanding balance or OMR 10 (whichever is higher)	5% of outstanding balance or OMR 10 (whichever is higher)	5% of outstanding balance or OMR 10 (whichever is higher)
Finance Charge on purchases per annum (salary transfer to HSBC)	18%	18%	18%
Finance Charge on Cash advances per annum (salary transfer to HSBC)	18%	18%	18%
Finance Charge on purchases per annum (No salary transfer to HSBC)	18%	18%	18%
Finance Charge on Cash advances per annum (No salary transfer to HSBC)	18%	18%	18%
Cash advance Limits	50%	40%	40%
Cash advance fee	3% of total amount (Min OMR 5)	3% of total amount (Min OMR 5)	3% of total amount (Min OMR 5)
Card replacement fee (Lost Cards)	OMR 5	OMR 5	OMR 5
Late payment fee	OMR 10	OMR 10	OMR 10
Overlimit fee	Free	OMR 5	OMR 5
Copy of previous statement			
• Up to 6 months old	OMR 1	OMR 1	OMR 1
• 6 to 12 months old	OMR 3	OMR 3	OMR 3
• More than 12 months old	OMR 5	OMR 5	OMR 5
Copy of Sales Voucher	Free	OMR 10	OMR 10
Returned cheque fee	OMR 15	OMR 15	OMR 15
Charge for disputing a transaction subsequently found to be genuine	OMR 10	OMR 10	OMR 10
Access to HSBC Current/Mandoos/Savings Account through VISA/Plus, Master/Cirrus or OmanNet SwitchATMs	OMR 2 per transaction	OMR 2 per transaction	OMR 2 per transaction

Credit Cards (continued)

Description	HSBC Premier	Advance Platinum	HSBC Gold
Access to HSBC Current/Savings/Mandoos Account through HSBC ATMs	Free	Inside Oman: Free Outside Oman: OMR 1 per transaction	Inside Oman: Free Outside Oman: OMR 1 per transaction
Foreign Currency Transactions Processing Fee	3%	3%	3%

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Foreign Currency Transactions are converted into your billing currency by the card scheme (Visa or MasterCard®) or HSBC using their applicable exchange rates on the day conversion is made (which may involve a conversion to US Dollars or Hong Kong Dollars first). In addition to this exchange rate conversion, we charge a processing fee (as a percentage of the transaction amount) as set out in our Schedule of Tariffs.

