

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 0.525	OMR 0.525 (except for Advance Current-CVP accounts)	OMR 0.525
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 or c. Mortgage drawdown of OMR 115,000 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 500 per month or more	N/A
Fee if eligibility criteria (a) is not maintained	OMR 21/month	OMR 5.250/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 3.150	OMR 3.150	OMR 3.150
Standing Instruction set up (through the branch) (No charges for payments to the Bank)	OMR 1.050 per Intrabank S/I	OMR 1.050 per Intrabank S/I	OMR 1.050 per Intrabank S/I
	OMR 2.100 for other S/Is	OMR 2.100 for other S/Is	OMR 2.100 for other S/Is
	Free through Internet or Phone Banking	Free through Internet or Phone Banking	Free through Internet or Phone Banking
Issuance of any certificate (Account Balance, No Liability Certificate etc)	OMR 2.100	OMR 2.100	OMR 2.100

Note: The above fees & charges are inclusive of 5% VAT where applicable.

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 1.050 per half year	OMR 1.050 per half year	OMR 1.050 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 1.05% p.a. for the period run	No deduction from Principal amount. Interest payment will be reduced by 1.05% p.a. for the period run	No deduction from Principal amount. Interest payment will be reduced by 1.05% 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 2.100 per document OMR 3.150 per document	OMR 2.100 per document OMR 3.150 per document	OMR 2.100 per document OMR 3.150 per document
Other documents including Statements			
<ul style="list-style-type: none"> Up to 6 months old More than 6 months old or 7months to 12 months old More than 12 months old 	OMR 1.050 OMR 3.150 OMR 5.250	OMR 1.050 OMR 3.150 OMR 5.250	OMR 1.050 OMR 3.150 OMR 5.250
Deposits/Withdrawals**in currency notes other than OMR	1.05% (Minimum OMR 2.100)	1.05% (Minimum OMR 2.100)	1.05% (Minimum OMR 2.100)
Charges for sending Secure key/other items by International Courier	Actuals up to OMR 26.250	Actuals up to OMR 26.250	Actuals up to OMR 26.250

* 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

Terms and Conditions apply. For more details visit www.hsbc.co.om

Note: The above fees & charges are inclusive of 5% VAT where applicable.

HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
Cheques			
Cheque book	Free	Free	OMR 2.100 for 25 leaves
Issuance/Cancellation of Cashier's order/ Demand draft	OMR 2.100	OMR 2.100	OMR 2.100
Cheque drawn on own account is returned unpaid due to insufficient funds	OMR 15.750	OMR 15.750	OMR 15.750
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 5.250	OMR 5.250	OMR 5.250
Overseas Cheques Purchased	OMR 5.250	OMR 10.500	OMR 10.500
Stop payment (either single cheque or bunch of serially numbered cheques)	OMR 5.250	OMR 5.250	OMR 5.250
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 2.100 per document OMR 3.150 per document	OMR 2.100 per document OMR 3.150 per document	OMR 2.100 per document OMR 3.150 per document
ATM/Debit Cards			
Issuing Debit Card	NIL	NIL	NIL
Re-issuance of Debit Card PIN	NIL	NIL	NIL
Debit Card Annual free	NIL	OMR 1.050	OMR 1.050
ATM Card/Debit Card Replacement Fee (lost/stolen)	NIL	OMR 2.100	OMR 2.100

* 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

Note: The above fees & charges are inclusive of 5% VAT where applicable.

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 0.105	OMR 0.105
Balance enquiry	NIL	NIL	NIL
<i>(Rate per transaction)</i>			
Usage fees per transaction from abroad			
Cash withdrawal at HSBC ATMS	NIL	OMR 1.050	OMR 2.100
Cash withdrawal at Non HSBC ATMS	NIL	OMR 2.100	OMR 2.100
<i>Foreign currency processing fee (Purchases and Cash Withdrawals)</i>	2.73%	2.73%	2.73%

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Note: The above fees & charges are inclusive of 5% VAT where applicable.

HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
Phone Banking			
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 ¹	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 2.100 (equivalent)	OMR 2.100 (equivalent)
If paid in currency notes other than OMR	1.05% (Min. OMR 2.100)	1.05% (Min. OMR 2.100)	1.05% (Min. OMR 2.100)

*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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Note: The above fees & charges are inclusive of 5% VAT where applicable.

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 2.100	OMR 2.100	OMR 2.100
• Manual	OMR 2.100	OMR 3.150	OMR 3.150
International TT Issuance			
• Electronic	OMR 2.100	OMR 3.150	OMR 4.200
• Manual	OMR 5.250	OMR 5.250	OMR 5.250
Additional charge to send International TTs in full outside HSBC Group (Charges "OUR") ^a			
• Electronic/Manual	OMR 10.500	OMR 10.500	OMR 10.500
Recall of TT Funds/Investigation of TT Status			
• Electronic/Manual	OMR 10.500	OMR 10.500	OMR 10.500
To HSBC Accounts			
Local/between HSBC OMAN accounts			
• Electronic/Manual	Free	Free	Free
International TT issuance to accounts within HSBC Group entity			
• Electronic	OMR 2.100	OMR 3.150	OMR 4.200
• Manual	OMR 5.250	OMR 5.250	OMR 5.250

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

Note: The above fees & charges are inclusive of 5% VAT where applicable.

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 5.250	OMR 5.250	OMR 5.250
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.

HSBC Premier, HSBC Advance and Personal Banking (continued)

Description	HSBC Premier	HSBC Advance	Personal Banking
Other benefits			
Credit Card membership fees	Free	Free	OMR 21 for Personal Banking only
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 105 (OMR 40.500)*	USD 210 (OMR 80.900)*
Deposit or withdrawal in currency notes other than OMR	1.05% (minimum OMR 2.100)	1.05% (minimum OMR 2.100)	1.05% (minimum OMR 2.100)
Emergency Encashment	Free Emergency Encashment Service	Free Emergency Encashment Service	N/A
Rewards on Credit Cards	Earn 10 My Reward Points for every 1 OMR spent	Earn 5 My Reward Points for every 1 OMR spent	N/A

Terms and Conditions apply. For more details visit www.hsbc.co.om

* Charges are waived for International account opening if customer is working for an EBS (Employee Banking Solutions) company

Personal Loans/Car Loans

Description	Fee
Arrangement Fee (New Loans)	OMR 26.250
Arrangement Fee (Topup Loans)	OMR 5.250
Late Payment Charge	1.05% of the overdue installment
Pre-payment/Pre-Closure of loan	1.05% of amount repaid
Partial payment of loan (min OMR 1000)	1.05% of partial payment amount
Loan rescheduling fees	OMR 5.250
No Liability letter	OMR 2.100
Installment deferment fee for Personal Loans only (except deferment during Eid*)	OMR 5.250

* Offered as per Bank's discretion

Terms and Conditions apply. For more details visit www.hsbc.co.om

Note: The above fees & charges are inclusive of 5% VAT where applicable.

HSBC Premier, HSBC Advance and Personal Banking (continued)

Mortgages

Description	Fee	Notes
Processing Fee	OMR 52.500	Subject to prevailing interest rates & CBO ceiling
Late Payment Charge	1.05% 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	1.05% of amount repaid	
Partial payment of loan (min OMR 1000)	1.05% of partial payment amount	
Loan rescheduling fees	OMR 5.250	

Property Valuation fee			
Type of purchase/Financing	Under Construction	Ready Property	Mentioned fees are indicative only. Actual fees to be paid by the customer.
From developer at Original Price	As applicable	As applicable	
Re-Sale	As applicable	As applicable	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.
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

Terms and Conditions apply. For more details visit www.hsbc.co.om

Note: The above fees & charges are inclusive of 5% VAT where applicable.

Credit Cards

Description	HSBC Premier	Advance Platinum	HSBC Platinum
Primary card annual fee	Free	Free	OMR 31.500*
Supplementary Cards	Free	2 Free	2 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	3.15% of total amount (Min. OMR 5.250)	3.15% of total amount (Min. OMR 5.250)	3.15% of total amount (Min. OMR 5.250)
Card replacement fee (Lost Cards)	OMR 5.250	OMR 5.250	OMR 5.250
Late payment fee	OMR 7.350	OMR 7.350	OMR 7.350
Overlimit fee	Free	OMR 5.250	OMR 5.250
Copy of previous statement			
• Up to 6 months old	OMR 1.050	OMR 1.050	OMR 1.050
• More than 6 months old or 7months to 12 months old	OMR 3.150	OMR 3.150	OMR 3.150
• More than 12 months old	OMR 5.250	OMR 5.250	OMR 5.250
Copy of Sales Voucher	Free	OMR 10.500	OMR 10.500
Returned cheque fee	OMR 15.750	OMR 15.750	OMR 15.750
Charge for disputing a transaction subsequently found to be genuine	OMR 10.500	OMR 10.500	OMR 10.500
Access to HSBC Current/Mandoos/Savings Account through VISA/Plus, Master/Cirrus or OmanNet SwitchATMs	OMR 2.100 per transaction	OMR 2.100 per transaction	OMR 2.100 per transaction

* For customers who availed the card after 1 December 2019, the annual fee is waived for annual spends more than OMR 2400

Note: The above fees & charges are inclusive of 5% VAT where applicable.

Credit Cards (continued)

Description	HSBC Premier	Advance Platinum	HSBC Platinum
Access to HSBC Current/Savings/Mandoos Account through HSBC ATMs	Free	Inside Oman: Free Outside Oman: OMR 1.050 per transaction	Inside Oman: Free Outside Oman: OMR 1.050 per transaction
Foreign Currency Transactions Processing Fee	3.15%	3.15%	3.15%

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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.

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