



Schedule of Charges

FIRST: LOAN SERVICES

No.	Fees Type	Fee in OMR	Vat 5%	Fee including VAT
1	Changing the purpose of loan	5.000	0.250	5.250
	Additional loan (Topup)			
	Modifying the terms of loan			
	Transferring the loan request from one borrower to another			
	Transferring the loan request from husband to wife and vice versa			
	Reactivate canceled loan			
	Withdrawal of T/D			
2	Study of the monthly income of entrepreneurs and field screening of shops to estimate the monthly income of self-employed persons	25.000	1.250	26.250
3	Loan application form fees	50.000	2.500	52.500
4	Loss of bank guarantee	10.000	0.500	10.500
5	Loan certificate	2.000	0.100	2.100
6	Form for selling the house and using the amount for paying off the loan	100.000	5.000	105.000
7	Form for transferring the mortgage from one property to another	100.000	5.000	105.000

SECOND: COLLECTION SERVICES

No.	Description	Fee in OMR	Vat 5%	Fee including VAT
1	Form for postponement of loan repayment	5.000	0.250	5.250
2	Certificate to whom it concerns	2.000	0.100	2.100
3	Waiver of property ownership	50.000	2.500	52.500
4	Additional copy of the loan account statement:			
	*period up to 6 months	*1.000	*0.050	*1.050
	*period from 6 months to 1 year	*3.000	*0.150	*3.150
	*more than (1 year)	*5.000	*0.250	*5.250
5	Add/delete current mortgage and property contract after signing the mortgage contract	20.000	1.000	21.000

THIRD: SAVINGS ACCOUNT SERVICES

No.	Description	Fee in OMR	Vat 5%	Fee including VAT
1	Transfer amount from savings account to other bank account	1.000	0.050	1.050
2	Dormant/Inoperative accounts for a two-year balance of less than (=/100) OMR (for every 6 months)	1.000	0.050	1.050
3	Closure of savings accounts less than 1 year	3.000	0.150	3.150
4	Cheque withdrawal	1.000	0.050	1.050
5	Additional copy of account statement:			
	*period up to 6 months	*1.000	*0.050	*1.050
	*period from 6 months to 1 year	*3.000	*0.150	*3.150
	*more than (1 year)	*5.000	*0.250	*5.250

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FOURTH: ENGINEERING SERVICES

A) Miscellaneous Charges

No.	Description	Fee in OMR	Vat 5%	Fee including VAT
1	Certificate for consultant/contractor	2.000	0.100	2.100
2	Structural design of the house if not submitted on the same day. This amount is deducted from the deposit amount (50/-) OMR, which the borrower deposits with the bank for the design (borrowing building drawings if they are not returned on the same day. This amount is deducted from the insurance amount (OMR 50/=) that the borrower deposits with the bank)	5.000	0.250	5.250
3	Contractor exception/Change of contractor/Contractor waiver (same as change of contractor)/Consultant exception/Change of consultant	25.000	1.250	26.250
4	Building agreement extension (extension of agreement)	50.000	2.500	52.500
5	Fees for the transfer to their accounts of each contractor due from the housing projects they perform (not engineering fees, its accounting fees)	1.000	0.050	1.050
6	Penalty (10/= OMR per day but it go to borrowers account)	10.000	N/A	10.000

B) Technical Fees

No.	Description	Percentage (%)	Vat 5%	Fee including VAT
1	Technical fees based on agreement amount	0.25% of agreement amount. [minimum (25 OMR), maximum (200 OMR)]	*Min 1.250 *Max 10.000	*Min 26.250 *Max 210.000
2	Technical fees based on extra work in the project	0.25% of agreement amount. [minimum (25 OMR), maximum (50 OMR)]	*Min 1.250 *Max 2.500	*Min 26.250 *Max 52.500

C) Contractors Fees

No.	Description	Fee in OMR	Vat 5%	Fee including VAT
1	Registration of contractor/Re-registration of contractor	200.000	10.000	210.000
2	Renewal of contractor	100.000	5.000	105.000

D) Consultants Fees

No.	Description	Fee in OMR	Vat 5%	Fee including VAT
1	Registration/Re-registration/Renewal of consultant	150.000	7.500	157.500