

1. What is Bank Muscat Mobile Banking?

Mobile banking is a facility provided to you by Bank Muscat to help you bank with us anytime, anywhere. The service is available 24/7, 365 days a year. The platform provides you convenience of banking without having to visit our branches or worrying about the branch timings.

You can now access your account details, make Credit Card and utility bill payments and transfer funds instantly at your convenience, through your mobile phone.

2. How do I Download / Access for Bank Muscat Mobile Banking?

You can access Bank Muscat Mobile Banking in two ways depending on the handset and type of mobile internet connection that you currently have. (No separate Registration/Form filling is required)

1. Apps - If you have a smart phone with GPRS or 3G connectivity, we recommend that you download our free Mobile Banking application to enjoy a richer experience. Our Apps are customized for

A. iPhone

B. Android phones

Downloading and Using Mobile Banking Application (Smart Phones) is easy

1. Smart phone users-

iPhone users can download the application free from the **Apple iTunes Store**.

For Android users, the application is also available through **Android Market (Google Play)**

3. How do I Register for Bank Muscat Mobile Banking?

1. Access "Registration for New User" option and input your:

- ATM/Debit Card number

- Mobile Number registered with the bank

2. Set up your login details (User ID and MPIN)

3. Accept Terms & Conditions.

4. Enter Activation Code (OTP) that will be sent to your phone.

Please Note - the registration is only allowed on the "Mobile Number registered with the bank". In case you need to update the Mobile Number registered with the bank, Please submit a written application to the bank for the same.

4. What are the facilities offered on Mobile Banking?

With Bank Muscat Mobile Banking solution, you can avail of the following facilities:

A. Enquiries

Check balance held in your Current account & Savings / Fixed Deposit / Loan accounts / Credit Card Account.

- View last 50 transactions in your Current Account & Savings Account.
- View mini statement with last 25 transactions from your Credit Card.
- Daily Bank Muscat exchange rates for the selected currencies.
- Check loan account monthly installment breakdown.

B. Bill Payments

- Register and pay Utility Bills for Water, Electricity, Mobile, Landline, and Internet.
- Register and pay School Fees
- Register and pay Credit Card Bills

C. Funds Transfer

- Transfer funds between your own accounts and other third party accounts within Bank Muscat.
- Transfer funds between any bank accounts with in Oman.
- Transfer funds to India
- Transfer funds to Srilanka
- Transfer funds to Philippines
- Transfer funds to Bangladesh
- Transfer funds to Pakistan
- International fund transfer via Swift
- Add Fund to bm wallet (Own Wallet)
- Add Fund to bm wallet (Beneficiary Wallet)

D. Requests

- Request for issuing of a new cheque book. You can also choose the required number of leaves in the cheque book.
- Report Loss/Theft of your Debit Card and request for instant blocking of the same.
- Enable Country for Card Usage.
- Mobile Number Update.
- Email ID Update.

E. Changing of Mobile Banking PIN (MPIN)

1. You can change your Mobile Banking MPIN using your mobile phone with 'Change MPIN option'. We advise you to keep your Mobile Banking **MPIN secret and change the MPIN** at regular intervals for additional security.

F. Apply for Bank Muscat products

The Apply for Bank Muscat products menu item lists out the various options available for the customer to apply for Bank Muscat products. The following categories of products & services are available for the customers to select from:

- Accounts & deposits
- Loans and mortgages
- Insurance
- Credit Card
- Expat services

Further you can also specify the preferred time to be contacted by the bank.

G. Connect with Bank Muscat

a) Contact us option - Get the latest updates on Bank Muscat from the following websites

1. Bank Muscat Website
2. Facebook
3. Twitter
4. Also, you can write your feedback to Bank Muscat's website. And you will be responded on a priority.
5. Also, you can directly call up the Bank Muscat Call Center on 24795555 from the available option.

b) To view the latest Product Promotions for the Bank Muscat customers.

c) ATM / branch locator

Select either the ATM/branch to find

- The nearest **Bank Muscat ATM** or branch to your current location
- The address of the selected **Bank Muscat ATM or branch**. Location by selection will list the drop down of the different branches available and on click of Search will display the location and address in the next screen.
- **Map facility is also available in iPhone and Android devices.**

5. Can I do a recharge from Mobile Banking for my phone or my friend's phone?

Yes. You can register and do a mobile TopUP transaction for any Oredoo or Omantel pre-paid mobile by going to Bill Payments option.

6. Can I apply Term Deposit using Bank Muscat Mobile Banking?

Yes customer can Apply Term Deposit services request using mobile banking Application.

7. Can customer transfer funds from his/her Bank Muscat account to other banks' account within Oman and when will these transactions be processed?

Yes, now customer can transfer funds from his/her Bank Muscat account to other bank account within Oman banks using **"Other Bank Accounts within Oman"** Option under Fund Transfer menu. These transactions will be executed on the same day for the instructions posted till 11:44 AM. The instructions posted after 11:44 AM will be executed on the following bank working day.

8. Can customer do International Swift transactions across the banks anywhere in the world from his/her Bank Muscat account and when will these transactions be processed?

Now it is possible to transfer funds from Bank Muscat accounts **to any bank anywhere in the world integrated with the SWIFT network using networking "International Funds Transfers"** option from Mobile Banking (nominal charges applicable). For Eastern currencies (AUD, SGD, JPY, NZD, HKD) transactions will be executed on next working day. For Non-Eastern currencies transactions will be executed on the same day for the instructions posted till 14:00 PM. The instructions posted after 14:00 PM will be executed on the following bank working day.

9. Can customer transfer funds from his/her Bank Muscat account to beneficiary account in India and when will these transactions be processed?

It is possible to transfer funds from Bank Muscat accounts to India using **"Speed Transfer to India"** option from Mobile Banking (nominal charges applicable). These transactions will be executed on the same day for the instructions posted as per RBI guidelines.

What is IMPS Transfer?

IMPS is an immediate Transfer option for select banks that are enabled to receive foreign inward remittances. Its a 24/7 Service.

What is the limit per transaction?

Two lakhs Indian rupees is limit per transaction

10. Can customer transfer funds from his/her Bank Muscat account to beneficiary account in Pakistan and when will these transactions be processed?

It is possible to transfer funds from Bank Muscat accounts to Pakistan using **"Speed Transfer to Pakistan"** option from Mobile Banking (nominal charges applicable).

The transactions for banks in Pakistan will be executed on the same day for the instructions posted till 4.30 PM. The instructions posted after 4.30 PM will be executed on the following bank working day. The payment processing takes around 24 common working hours of Oman and Pakistan.

11. Can customer transfer funds from his/her Bank Muscat account to beneficiary account in Bangladesh and when will these transactions be processed?

The payment processing takes around 24 common working hours of Oman and Bangladesh.

12. Can customer transfer funds from his/her Bank Muscat account to beneficiary account in Philippines and when will these transactions be processed?

Now it is possible to transfer funds from Bank Muscat accounts to Philippines using **"Speed Transfer to Philippines"** option from Mobile Banking (nominal charges applicable). These transactions for BDO Unibank, Inc.

shall be executed instantly and the beneficiary will also be credited instantly. The transactions for other banks in Philippines will be executed on the same day for the instructions posted till 12:00 PM. The instructions posted after 12:00 PM will be executed on the following bank working day. The payment processing takes around 24 common working hours of Oman and Philippines.

13. Can customer transfer funds from his/her Bank Muscat account to beneficiary account in Srilanka and when will these transactions be processed?

Now it is possible to transfer funds from Bank Muscat accounts to Srilanka using “Speed Transfer to Srilanka” option from Mobile Banking (nominal charges applicable).

These transactions for Commercial Bank of Ceylon Plc shall be executed instantly and the beneficiary will also be credited instantly. The transactions for other banks in Srilanka will be executed on the same day for the instructions posted till 12:00 PM. The instructions posted after 12:00 PM will be executed on the following bank working day. The payment processing takes around 24 common working hours of Oman and Srilanka.

14. Under the Speed Transfer option what currencies I can remit?

You can remit money to India (INR) Srilanka (KLR) Philippines (PHP and US \$) Bangladesh (BDT) and Pakistan (PKR).

15. When will the fund be debited from my account after I placed a remittance instruction?

The fund will be debited immediately from the account prescribed by you on the processing day.

16. Can customer know the Credit Card balance, Utilized amount?

You can get the Credit Card balance, Utilized amount Credit Card Details under Enquiries.

17. Can customer get last transactions done under the Credit Card account?

Customer can get the Credit Card last 25 transactions done for the Credit Card under Account Summary using “Mini Statement” options.

18. Do customers need to pay any charges for the fund Transfers through Mobile Banking and what are the daily limits?

Following are the charges and daily limits for the fund Transfers through Mobile Banking -

*** Please Note - These charges and daily limits are subject to change. Please refer the website to get the latest charges and daily limits.**

Services	Limits /Day	Charges Per trx	Transactions
Other bank within Oman	5000	RO 1.0	10 transactions/ Day
Transfer within Bank Muscat *	5000	0	5 transactions/ Day
Transfer within own account	10,000	0	5 transactions/ Day
Bill payments	2500	0	10 transactions/ Day
Credit Card payment	2500	0	5 transactions/ Day
International fund transfer	1500	15 or 5 RO	3 transactions/ Day
Speed Transfer to India – IMPS (ICICI – HDFC)		RO 1.5	
Speed Transfer to India – NEFT	2500	RO 1.5	5 transactions/ Day
Speed Transfer to India – IMPS (Other bank)		RO 2.0	
Speed transfer to Philippines	1000	RO 1.5	3 transactions/ Day
Speed transfer to Srilanka	1000	RO 1.5	3 transactions/ Day
Speed transfer to Bangladesh	1000	RO 1.5	3 transactions/ Day
Speed transfer to Pakistan	1000	RO 1.5	3 transactions/ Day
Add Fund to bm wallet (Own Wallet)	300	0	20 transactions/ Day
Add Fund to bm wallet (Beneficiary Wallet)	100	0	1 transactions/ Day
Zakat Payment	2500	0	5 transactions/ Day
Sadaqah Payment	500	0	5 transactions/ Day
Ministry of Health (Covid-19)	2500	0	5 transactions/ Day

Prepaid Card Load Money	200	0	5 transactions/ Day
EIPO	10,000	0	5 transactions/ Day

* - Kindly note that transfers between Bank Muscat accounts to other customers are free of charge except for (future dated or recurring) standing instructions are subject to a charge of 0.500 bz per transaction.

19. How do I know if my phone is compatible?

Application based Mobile Banking is supported by most of the browser enabled phones. All you need to ensure is availability of **an active 3G/ WIFI/ Edge connection** (i.e. ability to connect to internet).

20. How do I check if I have internet connection on my phone or how do I subscribe?

Please go to your mobile phone's web browser and try opening any website (for example, www.google.com). If the site opens you have an active connection. If it does not open, you need to subscribe for the facility.

Oman Mobile:

Oman Mobile has two options,

1. Mada:

To Subscribe: SMS <Plan> to 90898. e.g.: To subscribe to 1GB plan SMS <1GB> to 90898

2. Hayyak:

To subscribe to 1GB plan SMS <1GB> to 141*24*0#

For more information and setting details please visit to <http://www.omantel.om/>

Oredoo:

To Check your data balance and to subscribe please dial *141# and follow the menu.

Setting Up Oredoo Broadband Internet:

This service is automatically available for all Oredoo Postpaid and Prepaid customers, using their own existing Oredoo SIM-cards through a mobile handset. To enjoy the high-speed Oredoo Broadband Internet service, use your current internet settings. If you don't have these settings then simply send a blank SMS to "1501" and save the settings.

For more information and setting details please visit to <http://www.ooredoo.om/>

Friendi :

Get a FRiENDi mobile SIM card from FRiENDi mobile shops .

1. Enter the below settings:

- Profile Name: FRiENDi mobile

- APN: friendi-gprs

- Access Number: *99#

- Keep username and password empty

2. Recharge your FRiENDi mobile account if your balance is lower than the price of your monthly package

3. Activate your monthly internet package through USSD code: *150# or by sending SMS 'MONTH' to 91111

4. You will receive a confirmation SMS. You are now connected

For more information and setting details please visit to <http://www.friendimobile.om>

Renna:

You need to get renna mobile settings onto your mobile phone so that you can surf the internet with renna's high speed 3G internet service, and to send a receive picture messages. Enter your mobile number along with your mobile brand and model, then automatically you will receive all the settings by sms, save these messages and then you will be able to use these services, to subscribe 90882.

For more information and setting details please visit to <http://www.rennamobile.com>

21. Can my friend get access to his account using the Bank Muscat Mobile Banking application installed on my phone?

This application is highly secured, personalized and will open only with credentials as set by you for mobile numbers subscribed at the time of registration.

22. Which mobile phone and mobile number can I have access to Mobile Banking for my account?

You can have this application only on your registered mobile number and mobile phones.

During the registration process you need to specify the mobile number. The mobile number is the number that is checked against the registered mobile number in the bank records.

Please Note - the registration is only allowed on the "Mobile Number Registered with the Bank". In case you need to update the Mobile Number registered with the bank, Please call up the Call Center on 2479 5555 or submit a written application to the bank for the same.

23. What do I do if I have forgotten my MPIN?

In case you have forgotten your MPIN, access Forgot User ID / MPIN option which is provided on the home page and follow the below steps:

- Click/Select - Forgot MPIN option.
- System will ask to enter your credentials i.e. User ID and ATM / Debit Card number.
- Post validation of your credentials, you will receive an Activation code on your registered mobile number (Primary).
- And then you can create your new MPIN

24. What do I do if I have forgotten my user id?

In case you have forgotten your User ID, access Forgot User ID option which is provided on the home and follow the below steps:

- Click/Select - Forgot User ID option.
- Enter your Primary Mobile Number and ATM / Debit Card number
- Post validation of user credentials, you will receive OTP (one time password) on registered Mobile Number (Primary).
- And then your existing User ID will be SMSed to your registered Mobile Number

25. How do I unlock my service?

In case you have been locked out from Bank Muscat Mobile Banking Application, you can:--

- Click/Select - Forgot MPIN option.
System will ask to enter your credentials i.e. User ID and ATM / Debit Card number.
- Post validation of your credentials, you will receive an Activation code on your registered mobile number (Primary).
- And then you can create your new MPIN

Or

Call our Call Center on 2479 5555 to unlock your service.

26. What if I change my phone or if I lost my phone?

Please call our Call Center on 2479 5555. We will deactivate your subscription, and you can then activate the same service by following activation steps.

Activation Steps:

1. Click/Select – Activate User.
2. Enter your Primary Mobile Number and ATM / Debit Card number and ATM / Debit Card PIN

3. Post validation of user credentials, you will receive OTP (one time password) on registered Mobile Number (Primary).

4. And then you will receive the Activation message on the screen

27. What happens if I permanently change my SIM card?

In case you change your Mobile Number permanently (i.e. New SIM card from service provider), we recommend that you:

Inform us by calling our Call Center on **24795555** to de-activate your old mobile number.

You can then re-register using your new number by following registration and activation steps.

28. In case the existing SIM is damaged, what happens if the SIM is changed for the same mobile?

Changing your SIM card with the same mobile number will not disrupt access to Mobile Banking service.

29. Can I access Bank Muscat Mobile Banking outside Oman?

You can use Bank Muscat Mobile Banking application from any location that is supported by your service provider.

30. How secure is this application?

Bank Muscat Mobile Banking service is highly secure. Application does not store any sensitive information or transaction logs on the phone, which makes your Bank Muscat Mobile Banking experience totally secure. Apart from this Bank Muscat have other robust security features built into the application. The Bank Muscat Mobile Banking service is a 'trusted' application Data exchange from this application is encrypted based on best industry standards and dual factor authentication.

31. How much will it cost me?

Bank Muscat Mobile Banking is free of cost. The only cost that applies to you is the network usage levied upon you by your telecom service provider.

32. What I have more queries on Bank Muscat Application?

If you have more queries on the Bank Muscat Mobile Banking facility, you may contact us at our call centre on **24795555** or logon to our website **www.bankmuscat.com**

33. Can I get to view my reward points of my credit card through Mobile Banking app?

Yes. All Bank Muscat customers having a Credit Card registered to their Mobile Banking App can view the reward points collected in their card. One has to go "Credit Card Detail" page in the Mobile Banking App and click on "Reward Points"

34. What is Loan Amortization?

From the list of accounts, the Amortization details of the individual loan accounts can be viewed by clicking on the view link in Summary screen. On the Loan Amortization screen, there is an option to view the amortization details. Customer can click on Loan **Amortization and can then view the following details -**

- Loan Account Number Due Date
- Instalment Amt.
- Principal Amt.
- Interest Amt.
- Charges
- Closing Liability Amt.

35. Can I view my loan account details, such as statements, due date, etc?

• Yes. Customers can able to view the Loan Summary details and further to Loan Amortization as above.

36. Which mobile banking transactions can I plan in advance and how do I do this ?

Yes. Bank Muscat Mobile Banking App has provisioned to schedule the following transactions -

1. Speed Transfer to India
2. Other bank within Oman
3. Transfer within Bank Muscat
4. Transfer within own account
5. International fund transfer
6. Bill Payments -

Mobile Top-up	Ooredoo topup
	Omantel topup
Telephone	Omantel Fixedline
Postpaid GSM	Omantel Postpaid
	Ooredoo PostPaid
Internet	Omantel Internet
Water	ONEIC water
	Sohar Development Water
	OIFC WATER
Electricity	ONEIC Electricity
	Sohar Development Electricity
	OIFC ELECTRICITY

Customers will get option to:

Schedule Payments: - Schedule the date and amount of

Recurring Payments: - Repeat the same scheduled recharge plan between few interval periods/days.

Standing Instruction: - Cancel/Stop the scheduled/recurring plans which are active as Standing Instruction.

37. Can I change my KYC details within the Mobile Banking App?

Yes. As an active user of Mobile Banking App of Bank Muscat customer will always have an option to raise a service request to change his/her mobile no., email id, mailing address, etc. "Service Requests" option within the Mobile Banking App has all these fields to raise a request to change. Bank will undergo proper validation process of your profile and update the same.

38. Can I use my Debit card outside Oman?

Yes. Customer will have an option to activate a debit card to use it outside Oman. Within the Mobile Banking App under "Service Request" option customer raises and request for enabling his/her card to use it outside Oman. Bank will ask for proper validation prior to processing your request. Following information shall be asked:

- Selected Card
- Selected Country
- Date Range Selected
- From Date
- To Date

39. Can I get account statement through my email address?

Bank Muscat offering new service for the customer "requesting statement by email ".Customer can use this service in order to get account statement through email address.

40. Can I invest in Mutual fund through Mobile Banking app?

Yes. Now all Bank Muscat Mobile Banking users can invest in both Muscat fund and Oryx fund Within the Mobile Banking App under "Mutual fund" option.

41. What is the gift box icon?

- It is the mBanking Offer Page customized for the customer who has logged in
- The Offer page shows all Bank Muscat products that are being offered to the customer.

42. What does the number shown on the Gift box icon / offer page indicate?

- The number shown on the offer page indicates the number of offers available on offer for you.

43. What will happen if you accept the offer on the offer page?

- A bank representative will contact you soon to initiate the process further.
- The accepted offer will disappear from the offer page.

44. What will happen if you reject the offer on offer page?

- Your response will be captured.
- The offer will disappear from the offer page.

45. What is pop-up offer?

- Pop-up offer is an offer that is displayed on the mBanking screen as soon as you log in and it requires mandatory customer response.
- Once you respond to the offer, MB home screen will be displayed.

46. What will happen if you accept the pop-up offer?

- A bank representative will contact you soon to initiate the process further.
- MB home screen will be displayed once the offer is accepted.

47. What will happen if you reject the pop-up offer?

- Your response will be captured.
- MB home screen will be displayed once the offer is rejected.

48. What will happen to the offers if the application fails /before executing the application?

- Your offer will remain on the offer page if they have not been accepted/rejected before coming out of the application.
- Once you log in again you will be shown the offers.

49. Will you get an offer for sure in case the same is accepted?

- Your offers are customized based on certain parameters. These will be reassessed while giving the product. In case the eligibility criteria is being met you will get the offered product.
- The offered limit/amount may change at the time of final disbursement based on Bank policy.

50. Will you get an offer again in case you reject an existing offer?

- Your offers are customised based on certain parameters. These will be reassessed periodically by the Bank. In case you reject an offer, the offer will disappear from the offer page immediately.
- You may get a similar offer in future in case you are eligible based on the Bank policies.

51. You rejected an offer by mistake and want to apply for the product.

Please use the apply product menu on Mobile Banking and apply for a product by submitting your details. Alternatively you can call Bank Muscat Call Centre on +968-24795555 and apply for a Product.

52. You accepted an offer by mistake and now you want to apply for another product.

- You can let the Bank representative know that you are no longer interested in the product that you applied for but another Bank product.
- The Bank representative will note your interest and you will be contacted soon.