

General

1. What is bank muscat Mobile Banking?

Mobile banking (mBanking) 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. This application provides you the convenience of banking without having to visit our branches or worry about branch timings.

You can access your account details, make credit card and utility bill payments and transfer funds instantly at your convenience, using your mobile phone.

2. How secure is this application?

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

3. How much will it cost me?

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

4. 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 the availability of an active 3G, 4G, 5G/ WIFI/ Edge connection.

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

Yes, active users of the Mobile Banking application have the option to raise a service request to update their email id, mailing address and much more.

6. Can I do a recharge from Mobile Banking for my phone as well as my friend's phone?

Yes, you can register and do a mobile Top up transaction for any Ooredoo, Omantel or Renna/Red Bull mobile by going to the Bill Payments option.

7. Can I apply Term Deposit using bank muscat Mobile Banking?

Yes, you can apply for Term Deposit services request using the Mobile banking Application.

8. What if I have more enquiries on the bank muscat Mobile Banking application?

If you have additional enquiries on the bank muscat Mobile Banking facility, you may contact us at our call centre 24/7 on 24795555 or logon to our website www.bankmuscat.com.

Access, Registration and Activation

1. How do I download / access the Mobile Banking application?

Downloading and Using the Mobile Banking Application is easy.

- iPhone users can download the application free from the **Apple iTunes Store**.
- For Android users and Huawei, the application is available through the **Android Market (Google Play) & Huawei Market (App Gallery)**.

2. How do I Register for bank muscat Mobile Banking?

Select the "Registration for New User" option and input the following information:

1. ATM/Debit Card number
2. Mobile Number registered with the bank
3. Enter the Activation Code that will be sent to your phone
4. Enter your ATM pin number
5. Accept Terms & Conditions
6. Enter OTP
7. Registration is now completed and a confirmation message of a successful registration will be received

*Please Note - the registration is only allowed with the mobile number registered with the bank. In case you need to update the Mobile Number registered with the bank, please visit the nearest branch or update through ATM.

3. Can I use the Mobile banking application on my various mobile phones?

Registration is only allowed using the mobile number registered with the Bank. In case you need to update the mobile number registered with the bank, please visit the nearest branch or update through ATM.

4. How do I Activate / Deactivate my Biometric (touch id and face id) for logging in Mobile Banking?

You can Activate / Deactivate Biometric by following these steps:

- Access settings.
- Select " Manage Touch Id" and input your Biometric touch id / face id.
- Enter Activation Code (OTP) that will be sent to your phone.

5. Can my friend get access to his account using the bank muscat Mobile Banking application installed on my phone?

This application is highly secure and personalized and will open only with credentials as set by you for the mobile number subscribed at the time of registration (multiple users are not allowed to use single device for registration / login)

6. How do I unlock my service?

In case you have been locked out from bank muscat Mobile Banking Application:

- Select "forgot password" option
- You will be asked 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
- You can then create your new password

You can also contact our Call Center on 2479 5555 to unlock your service.

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

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

Activation Steps:

1. Select the "New Phone" option
2. Enter your primary mobile number and ATM/Debit Card number with PIN
3. Post validation of user credentials, you will receive an OTP (one time password) on your registered mobile number
4. You will then receive the confirmation of successful activation on your phone

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

There is no impact when changing your sim card as long as the mobile number remains the same.

If the phone number will change however, you will then need to either change the number using a bank muscat ATM or visit the branch.

9. 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.

10. 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

Forgotten User ID/Change Password

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

In case you have forgotten your User ID, access the Forgot User ID on the pre-login screen 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
- And then your existing User ID will be sent to your registered Mobile Number

2. What do I do if I have forgotten my password?

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

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

Changing of Mobile Banking password

You can change your password using the Mobile Banking application by selecting the 'Change Password option'.

*** We advise you never to share your Mobile Banking password with anyone and change the password at regular intervals for additional security.**

Services/Functionalities

1. What are the facilities offered on Mobile Banking?

With the bank muscat Mobile Banking application, you can avail of the following facilities:

A. Accounts

- Check your balance in your Current account & Savings / Fixed Deposit / Loan accounts / Child Accounts / Floosi Accounts / Credit Card Account and Prepaid Card
- View up to 3 months transactions in your Current Account & Savings Account
- View your mini statement with the last 25 transactions you performed

- Download / email Current, Savings & Credit card statements based on the selected period (Max 3 Months)

B. Bill Payments

- Register and pay Utility Bills for Water, Electricity, PASI, 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.
- Speed Transfer to India
- Speed Transfer to Srilanka
- Speed Transfer to Philippines
- Speed Transfer to Bangladesh
- Speed Transfer to Pakistan
- Speed Transfer to Egypt
- International fund transfer via swift with the facility to download the SWIFT advice.
- Add Fund to bm wallet
- Add Funds to Prepaid Card
- Daily bank muscat exchange rates for the selected currencies.

D. Requests

- Update Email
- Apply for Additional Savings Accounts
- Request for New Cheque Book
- Open Fixed Deposit Account
- Instant Link Debit Card to Multiple Accounts
- Block Debit card
- Block Prepaid card
- Apply for new prepaid card

- Enable / Disable International Access for Debit Card
- Block Credit Card
- Change Repayment Percentage
- Instant Savings Account Opening
- Instant Debit Card PIN Generation
- Instant Credit Card PIN Generation
- Instant Prepaid Card PIN Generation

Accounts

1. Can I get my account statement by email?

Yes, you are able to receive your account statement by e-mail by clicking on the detailed statement tab when you are viewing your account details.

2. 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 Amount
- Principal Amount
- Interest Amount
- Charges
- Closing Liability Amount

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

Yes, you are able to view your loan summary details in addition to loan amortization details.

4. Can I view my credit card balance and utilized amount?

You can view your credit card balance and utilized amount credit card details under View Details.

5. Can I view the last transactions performed using my credit card?

You are able to view the last 25 transactions performed using your credit card by going to the account summary page and selecting the "**Mini Statement**" option.

6. Floosi and Child Savings Account

How do I view my Child/ Floosi Accounts on Mobile Banking ?

- Please visit your branch and submit request for linking Floosi /child account with your Account (Guardian Account).
- You will receive an SMS notification once the linking is successful.
- Post receiving the SMS, you can login to Mobile Banking and view your child/ Floosi accounts under "Accounts" Option.

7. Can I perform debit transaction using my Child/ Floosi Account on Mobile Banking ?

No. Debit transaction facility using your child/ Floosi account is not permitted. Facility has been provided only for view purpose.

Funds Transfers

1. Can I transfer funds from my bank muscat account to the beneficiary of another bank within Oman? If so, how long will it take for the transaction to be processed?

Yes, you can transfer funds from your bank muscat account to other bank accounts within Oman by selecting the "**Within Oman**" option in the Fund Transfer menu. These transactions will be executed instantly and the beneficiary will also be credited instantly including on bank holidays.

Can I perform International Swift transfers across banks anywhere in the world from my bank muscat account? How long would it take would it take for these transactions be processed?

It is possible to transfer funds from bank muscat accounts **to any bank anywhere in the world integrated with the SWIFT network by using the "International Funds Transfers"** option in the Mobile Banking application in the transfers menu (kindly note that nominal charges will be applied).

For Eastern currencies (AUD, SGD, JPY, NZD, HKD) transactions will be executed on the next working day. For Non-Eastern currencies transactions will be executed on the same day for the instructions posted up until 14:00 PM. The instructions posted after 14:00 PM will be executed on the following working day.

- **Can I get the SWIFT Advice for the international funds transfer performed?**

You will be able to download the SWIFT Advice from Transfers > International Funds Transfer > View Transaction History > Dropdown Transaction > Download Swift Advice .

2. Can I transfer funds from my bank muscat account to a 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. It's a 24/7 Service.

What is the limit per transaction?

Two lakhs Indian rupees is limit per transaction

3. Can I transfer funds from my bank muscat account to a 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.

4. Can I transfer funds from my bank muscat account to a beneficiary account in Bangladesh and when will these transactions be processed?

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

5. Can I transfer funds from my bank muscat account to a beneficiary account in Philippines and when will these transactions be processed?

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.

6. Can I transfer funds from my bank muscat account to a beneficiary account in Srilanka and when will these transactions be processed?

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.

7. Can I transfer funds from my bank Muscat account to a beneficiary account in Egypt and when will these transactions be processed?

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

- These transactions for Bank Misr and other banks in Egypt shall be executed instantly and the beneficiary will also be credited instantly.
- **What are the charges and daily limits for the Speed transfer to Egypt through Mobile Banking?**

As of now, **Speed transfer to Egypt** service is completely free of cost.

8. 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) Pakistan (PKR) and Egypt(EGP).

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

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

10. Can I load money to a Prepaid Card?

Yes. You can load money to your prepaid card using the "add funds to Prepaid Card" option under transfers.

11. Do customers need to pay any charges for the fund Transfers performed using the Mobile Banking application and what are the daily limits?

Below 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 / Day
Other bank within Oman	5,000	RO 1.0	10 transactions/ Day
Transfer within bank muscat	5,000	0	10 transactions/ Day
Transfer within own account	10,000	0	5 transactions/ Day
Bill payments	2,500	0	10 transactions/ Day
Credit Card payment	2,500	0	5 transactions/ Day
International fund transfer	5,000	15 or 5 RO	3 transactions/ Day
Speed Transfer to India – IMPS (ICICI – HDFC)	2,500	RO 1.5	5 transactions/ Day
Speed Transfer to India – NEFT		RO 1.5	
Speed Transfer to India – IMPS (Other bank)		RO 2.0	
Speed transfer to Philippines	1,000	RO 1.5	3 transactions/ Day
Speed transfer to Srilanka	1,000	RO 1.5	3 transactions/ Day
Speed transfer to Bangladesh	1,000	RO 1.5	3 transactions/ Day
Speed transfer to Pakistan	1,000	RO 1.5	3 transactions/ Day
Speed transfer to Egypt	1,000	RO 0	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	2,500	0	5 transactions/ Day
Sadaqah Payment	500	0	5 transactions/ Day
Ministry of Health (Covid-19)	2,500	0	5 transactions/ Day
Prepaid Card Maximum Recharge / Reload across all prepaid cards is OMR 2,000	2,000	0.100	5 transactions/ Day

EIPO	10,000	0	5 transactions/ Day
Mobile Payments	1,000	0	20 transactions/ Day

VAT at the rate of 5% of transaction charge will be deducted from your account

Kindly note that transfers between bank muscat accounts are free of charge except for (future dated or recurring) standing instructions, which are subject to a charge of 0.500 bz per transaction.

Bill Payments

1. What is online bill payment service on mobile Banking?

Bill payments are now made simple and easy with bank muscat e-channels! Enjoy the ease and simplicity of paying your bills anytime at your convenience. Save on time and effort by using the bank muscat mobile Banking application. Check your bill status, know what the due amount is and make payments instantly through the Mobile Banking app.

2. Which Billers provide online bill payment services?

Bill Name	Service
Omantel	Mobile, Landline and Internet.
Ooredoo	Mobile, Landline and Internet.
Awasr	Internet.
Renna/Red Bull	Mobile.
Credit Card	Own Credit Card, Other bm Credit Card & Amex Credit Card
OIFC	Water and Electricity.
ONEIC	Water and Electricity.
PASI	CIVIL, Commercial

3. Which Mobile banking transactions can I plan in advance and how do I do this?

Yes, you are able to schedule the following transactions using the Mobile banking application:

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

Schools Payment	All Schools
Credit Card Payments	Own Credit Card Other Bm Credit Card Amex Credit Card

You will have the option to:

- **Schedule Payments:** - Schedule the date and amount
- **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.

Personal Financial Management

PFM can be used for the following:

My Finance Overview

- Customers are able to view their Assets (Savings, Current and deposit Accounts) & Liabilities (Credit card & Loans).

Income-Expense Overview

- Customers are able to view their Income and Expenses for the selected period of 1, 3 and 6 months respectively. Additionally, customers can view their Income-Expense analysis in a graphical representation.

Manage Budget (Create, Edit & Delete)

- Organization of financial data so a consumer can see where their money is going. This information can be used within the PFM application to help with budgeting, planning for future saving and spending. Based on various income-expense categories defined, the user can Create, Edit & Delete the budget. In addition, customers can view their budget analysis in a graphical representation.

Split transaction

- As a part of the transaction history in accounts and credit cards, the user may choose to re-categorize or split the transaction into multiple other categories.

Requests:

- **Can I update my Email ID?**

Yes, you can update Email Id instantly through the option "Change Email ID" in Requests

- **Can I request a cheque book?**

You can make a request for cheque book by going to "Requests" > Accounts> Request a Cheque Book.

An SMS will be sent to your registered mobile number when the cheque book is ready for collection.

- **How do I open a Fixed Deposit account?**

- You can open a Fixed Deposit account by going to Requests > Accounts > Open a Fixed Deposit
- Enter the Deposit Amount
- Choose the tenor of your Fixed Deposit.
- Select the account from which funds will be used to open your Fixed Deposit Account and click on Continue.
- You will now be shown a summary of all the details entered by you. Click on 'Submit' to open your Fixed Deposit.

- **How much money do I need to deposit to open a new Fixed Deposit?**

You can open a Fixed Deposit with a minimum of RO 1000.

What happens to my Fixed Deposit at the time of maturity?

Both principal and interest will automatically be renewed for the same period at the prevailing interest rate on maturity. In case if you want to make break the deposit or change your maturity instruction, please visit your bank muscat branch and provide a written request.

- **Can I block my debit card immediately?**

You can block your bank muscat Debit Card through Mobile banking in case your card is lost or stolen. Follow these simple steps to immediately block your card:

- Go to "Requests" > Debit Card > Block Debit Card
- Select the Card, you wish to block and click "Submit". Verify the details and confirm
- A success message will be displayed after successful blocking of your Debit Card.

- **Can I link my debit card to multiple Accounts?**

You can link additional accounts to your debit card by placing the request through "Request" > Link Debit Card to Own Accounts".

Note: You can link your card up to a maximum of 4 active accounts at a time.

- **Can I place a request for linking my card to an inactive account?**

No, you can only link your bank muscat Debit Card to an active account.

- **Can I place a request for linking my card to Child / Floosi account?**

No, you cannot link your bank muscat Debit Card to Child / Floosi account

- **How long will it take to linking my debit card to account?**

Linking debit card to Multiple Accounts Instantly after you completed processing successfully

- **Can I use my Debit card outside Oman?**

Yes, you have the option to Enable International Access to use your debit card outside Oman. Follow these simple steps:

- Go to "Requests" > Debit Cards > Enable International Access
- Select the Card, you wish to enable International Access.
- Select the Country Selected Country
- From Date
- To Date
- A success message would be displayed after Enabling International Access of your Debit Card

- **Can I Disable my Debit card usage outside Oman?**

Yes, you have an option to Disable International Access. Follow these simple steps:

- Go to "Requests" > Debit Cards > Disable International Access
- Select the Card, you wish to Disable International Access.
- Select the Country Selected Country
- From Date
- To Date
- A success message would be displayed after successful Disable International Access of Debit Card.

- **Can I View / Delete Access Request for Debit Card?**

Yes, you have an option to View / Delete Access under requests

- **Can I block my Credit card immediately?**

You can block your bank muscat Credit Card through Mobile banking in case your card is lost or stolen. Follow these simple steps to immediately block your card:

- Go to "Requests" > Credit Cards > Block Credit Card"
- Select the Card, you wish to block and click "Submit". Verify the details and confirm.

- A success message will be displayed after successful blocking of your Credit Card.
- Can I Change my Credit Card Repayment Percentage?
Yes, you can change your credit card repayment percentage using Change Credit Card Repayment in Requests.
- Go to "Requests" > Credit Cards > Change Credit Card Repayment

- **Can I block my Prepaid Card immediately?**

You can block your bank muscat Prepaid Card through Mobile banking in case your card is lost or stolen. Follow these simple steps to immediately block your card:

- Go to "Requests" > Prepaid Cards > Block Prepaid Card"
- Select the Card, you wish to block and click "Submit". Verify the details and confirm.
- A success message will be displayed after successful blocking of your Prepaid Card.

- **How do I open a new Savings Account online?**

You can now open a Savings Account online through Bank Muscat Mobile banking, Simply go to Requests >Accounts > Instant Savings Account Opening

- Select Account Sub-Type
- Select Account Currency
- Select Reason for account opening
- Select Source of funds
- Select Your Account with Bank Muscat
- Select Branch for the new account
- Read Terms and Conditions and accept the same.
- Click on Next Button and verify the details.
- Input the OTP.
- Click on Submit.

- **What type of Savings Account can be opened?**

Below are the types of Savings Account that can be opened

- Savings Account - Al Mazyona
- Savings Account - Interest Bearing
- Savings Account - Interest Free Account (Non Al Mazyona Scheme)

- **What all currencies can the account be opened?**
- Savings Account - Al Mazyona – Account opening is allowed for the currencies OMR & AED.
- Savings Account - Interest Bearing – Account opening is allowed for the currencies OMR, AED, USD, GBP, EUR, SAR, KWD, BHD and QAR.
- Savings Account - Interest Free Account (Non Al Mazyona Scheme) - Account opening is allowed for the currencies OMR, AED, USD, GBP, SAR, KWD, BHD and QAR.
- **How much time will it take for the account to be opened?**

The account will be opened instantly. You will need to logout and login again to be able to see the account.

- **Can I transact using the account immediately?**
Yes, once the account opening is successful, you need to logout and login again, after that you can start performing transaction to the account.
- **Can I link my existing Debit Card to the new account?**

You can link the new account to your debit card by placing the request through " Requests > Debit Cards > Link Debit Card to Own Accounts".

- **I am facing a problem while trying to open a new account?**

If you are falling under one of the below mentioned conditions, you will not be permitted to open account online, you will have to contact your branch for further processing.

- You are an Omani but your National ID is expired or not updated with us.
- You are an Expat/Foreign National but your Civil ID is expired or not updated with us.
- You are a Non-Resident.
- You are a FATCA customer.
- Your KYC details/documents are not updated with us.

- **How to I generate PIN for my new Debit Card?**

You can now set new PIN for your Bank Muscat Debit Card through Mobile banking. Follow these simple steps to immediately generate your card PIN:

- Go to " Requests > Debit Cards > Debit Card – Set/Reset PIN "
- Select the Card
- Enter the Expiry date
- Enter New PIN & Confirm the New PIN
- Click "Set/Reset PIN" & verify the details.
- Input the OTP.

- Click on Submit.
- A success message would be displayed after successful generation of PIN.

- **Does my new debit card have to be activated?**

After you have successfully generated PIN for your new Debit Card, your card also will be activated instantly.

- **I forgot my Debit Card PIN, how do I reset the PIN?**

In case you have forgotten your debit card PIN, you can go through the below steps to reset the PIN

- Go to " Requests > Debit Cards > Debit Card – Set/Reset PIN "
- Select the Card
- Enter the Expiry date
- Enter New PIN & Confirm the New PIN
- Click "Set/Reset PIN" & verify the details.
- Input the OTP.
- Click on Submit.
- A success message would be displayed after successful reset of PIN.

- **How to I generate PIN for my new Credit Card?**

You can now set new PIN for your Bank Muscat Credit Card through Mobile banking. Follow these simple steps to immediately generate your card PIN

- Go to " Requests > Credit Cards > Credit Card – Set/Reset PIN "
- Select the Card
- Enter the Expiry date
- Enter New PIN & Confirm the New PIN
- Click "Set/Reset PIN" & verify the details.
- Input the OTP.
- Click on Submit.
- A success message would be displayed after successful generation of PIN.

- **Does my new credit card have to be activated?**

After you have successfully generated PIN for your new credit Card, your card also will be activated instantly.

- **I forgot my credit Card PIN, how do I reset the PIN?**

In case you have forgotten your credit card PIN, you can go through the below steps to reset the PIN

- Go to " Requests > Credit Cards > Credit Card – Set/Reset PIN "
- Select the Card
- Enter the Expiry date
- Enter New PIN & Confirm the New PIN
- Click "Set/Reset PIN" & verify the details.
- Input the OTP.
- Click on Submit.
- A success message would be displayed after successful generation of PIN.

- **How can I apply for Prepaid card Online?**

You can now apply for a Prepaid card online through Bank Muscat Mobile banking, simply go to Requests >Prepaid Cards > Apply for New Prepaid Card

- Select Your Account with Bank Muscat
- Enter the First Load Amount
- Select the Delivery Mode as delivery at branch, your default branch will be displayed, and you can change the branch with option Look Up next to it, where you would receive the Prepaid card.
- Read Terms and Conditions and accept the same.
- Click on Next Button and verify the details.
- Input the OTP.
- Click on Submit.
- A success message and the newly created card number details will be displayed once after successful submission of the request.

- **How to I generate PIN for my new prepaid card?**

You can now set new PIN for your Bank Muscat Prepaid card through Mobile banking. Follow these simple steps to immediately generate your card PIN:

- Go to " Requests > Prepaid cards > Prepaid card – Set/Reset PIN "
- Select the Card
- Enter the Expiry date
- Enter New PIN & Confirm the New PIN
- Click "Set/Reset PIN" & verify the details.
- Input the OTP.
- Click on Submit.
- A success message would be displayed after successful generation of PIN.

- **Does my new prepaid card have to be activated?**

After you have successfully generated PIN for your new prepaid card, your card also will be activated instantly.

- **I forgot my prepaid card PIN, how do I reset the PIN?**

In case you have forgotten your prepaid card PIN, you can go through the below steps to reset the PIN

- Go to " Requests > Prepaid cards > Prepaid card – Set/Reset PIN "
- Select the Card
- Enter the Expiry date
- Enter New PIN & Confirm the New PIN
- Click "Set/Reset PIN" & verify the details.
- Input the OTP.
- Click on Submit.
- A success message would be displayed after successful generation of PIN.

Mobile Payments :

1. What is Mobile Payments?

-This service offers an instant Money transfer and Merchants Payments which is available 24/7.

- You can send money instantly within bank muscat and to any other banks by using mobile number, alias or by scanning the QR code.
- You can request money from any of your beneficiaries using their mobile number and alias.
- You can pay merchants through the application by scanning their QR code.
You can accept payment requests for both types of transactions through the "Pending Requests" option.

2. How do I activate this service?

Once you log in and choose the "**Mobile Payment**" tab, click on "Manage", then "Activate". You will have to verify and enter the following details:

- Mobile Number registered with the bank
- Confirm the details, set your Alias and a default account
- Accept Terms and Conditions
- Enter the OTP that you will receive on the registered mobile number

3. What is a default account?

During registration, you will have an option to choose a default account. This will be the main receiving account for transfers that are being made using the mobile number.

4. What are the features being offered?

You can avail of the following services in Mobile Payments:

a. Profile

- Activate/Deactivate
- View/Modify your profile (Edit your alias, default and linked account.)
- View and/or share your QR code.

b. Transfers

• Send Money

You can send money instantly to both Bank Muscat and other bank's registered customers by using their mobile number, alias and by scanning the QR code.

• Collect Money

This service allows you to request money by mobile number, or alias.

• Merchant Payments :

1. You can make the payment by scanning the QR and navigating to the pre-login at the bottom Left end of the screen then select 'Scan & Pay' and follow the steps.
2. Or login to mBanking then select 'Scan & Pay' on the right bottom of the screen and follow the steps.
3. Or navigate to Transfer menu then select Mobile Payment Services and select 'Transfer' then 'Select Pay to merchant' and follow the steps

- Merchant QR is available in below methods:

- on their existing POS (Point of Sale)
- on their Smart phone with the BM wallet app installed
- QR stand (A static QR code)

4. Merchants can request for payments using your mobile number, alias, or scanning your QR code.

• Pending Request

Accept or reject payment requests for both types of transactions through this option.

• Transaction History

You can view all the transactions carried out from your account here by either selecting mini statement or detailed statement. You can select the date range to view your transactions.

5. What happens if I permanently change my mobile number?

In the case of a mobile number change, it will automatically be updated.

Note: This service is only valid for local mobile numbers.

Bank Muscat Offers

1. What is the gift box icon?

It is the Mobile Banking Offer Page customized for you after you have logged into the application, which shows you all Bank Muscat products that are available to you, and that you are potentially eligible for.

2. 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.

3. What is pop-up offer?

Pop-up offer is an offer that is displayed on the Mobile Banking 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.

4. 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.

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

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

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

Your offers 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 once again.

7. 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 the bank's policy.

8. 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.

9. 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

10. 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.

Bank Muscat Products

1. 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

You also have the option to specify the preferred time to be contacted by the bank.

2. Connect with bank muscat

a) Contact us- Get the latest updates on bank muscat from:

- bank muscat Website www.bankmuscat.com
- Facebook
- Twitter
- Bank muscat Call Center on 24795555

b) ATM / branch locator

Select either the ATM/CDM or branch to find:

- The nearest bank muscat ATM/CDM or branch to your current location
- The address of the selected bank muscat ATM/CDM or branch.
- Map facility is also available in iPhone and Android devices.

