

## General

### 1. What is Bank Muscat Mobile Banking (mBanking) App?

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?

The Bank Muscat mBanking App is highly secure. The application does not store any sensitive information or transaction logs on the phone; which makes your 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 mBanking 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 mBanking App?

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

**6. Can I recharge my phone as well as my friend's phone using the Mobile Banking app?** Yes, you can register and do a mobile Top up transaction for any Ooredoo, Omantel, Renna/Red Bull or Friendi mobile by going to the Bill Payments option.

### 7. Can I apply for Fixed Deposit Account using Bank Muscat Mobile Banking?

Yes, you can apply for Fixed Deposit account 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 mBanking App, you may contact us at our call centre 24/7 on 24795555 or visit our website [www.bankmuscat.com](http://www.bankmuscat.com)

## Access, Registration and Activation

### 1. How do I download / access the mBanking application?

Downloading and Using the mBanking 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 mBanking?**

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

### **Minor "Floosi" Account Registration & Access on mBanking:**

- Minor customer will be able to perform Online Registration from mBanking App
- Minor customer will not be allowed to perform any type of transactions, transfers, bill payments, initiate request.
- Forgot user and Forgot password and change password is allowed for Minor user.
- User will be allowed to view all account transactions.
- The same user when reached to age 18 years old and above, will be allowed to use all Mobile Banking services similar to any other customer. New re-registration or different User Id/Password creation is not required.

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

## **3. Can I use the mBanking application on multiple 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 mBanking?**

You can Activate / Deactivate Biometric by following these steps:

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

#### **5. Can my friend get access to his account using the Bank Muscat mBanking 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 mBanking Application:

1. Select "forgot password" option
2. You will be asked to enter your credentials (i.e. User ID and ATM / Debit card number)
3. Post validation of your credentials, you will receive an activation code on your registered mobile number
4. 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 the mBanking App

## **10. Can I access the Bank Muscat mBanking App outside Oman?**

You can use the Bank Muscat mBanking App 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 mBanking App by selecting the 'Change Password option'.

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

## Services/Functionalities

### 1. What are the facilities offered on the mBanking App?

#### 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 10 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, Internet, Financial Services, Media and Advertising, Fuel and Gas.
- 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 within Oman.
- Speed Transfer to:
  - India
  - Sri Lanka
  - Philippines
  - Bangladesh
  - Pakistan
  - Egypt
- International fund transfer via SWIFT with the facility to download the SWIFT advice.
- Add Funds to BM Wallet
- Add Funds to your Prepaid Card
- Daily Bank Muscat exchange rates for selected currencies.

#### D. Requests

- Update your Email address
- Apply for an Additional Savings Accounts
- Request for a New Cheque Book
- Open a Fixed Deposit Account
- Instant Link your Debit Card to Multiple Accounts
- Block your Debit card
- Block your Prepaid card
- Apply for a new Prepaid card
- Enable / Disable International Access for your Debit Card
- Block your Credit Card
- Change your Repayment Percentage for Credit Card
- Instant Savings Account Opening
- Instant Debit Card PIN Generation
- Instant Credit Card PIN Generation
- Instant Prepaid Card PIN Generation
- Customer Complaints and Enquiries
- Change SMS language
- Apply for Loan
- Apply for Credit Card
- Update your KYC

#### E. Invest/Redeem Mutual Fund

##### 1. What is a Mutual Fund?

Mutual Fund is an investment program funded by shareholders that trades in diversified holdings and is professionally managed. You will have the option to:

Invest in Mutual Fund and Redeem in Mutual Funds.

##### 2. What are Bank Muscat Oryx fund and Bank Muscat Money Market fund?

- Bank Muscat Oryx Fund (regulated by the Capital Market Authority) is an open-ended fund; and its main objective is to achieve long-term capital appreciation through a diversified portfolio, principally of equity and equity-related investments in companies listed on the MENA stock exchanges. The Fund offers daily liquidity to investors and publishes its daily NAV in Omani Rials and USD on the websites of bank Muscat and the Muscat Securities Market.
- Bank Muscat Money Market Fund (regulated by the Capital Market Authority) is the first money market fund offered in Oman with an objective to generate returns with preservation of capital. It offers daily liquidity by investing in liquid and high-quality money market instruments issued entities, primarily in Oman and the region.

### **3. Can I Apply for Mutual Funds through mBanking?**

Yes, you can apply by following the below steps:

- Go to “Apply for New Products”
- Select the category as “Investment” and select the product from the dropdown. You will also have the option to specify the preferred time to be contacted by the Bank.

### **4. How can I invest in Mutual Funds?**

You can now invest in Mutual Fund through Bank Muscat mBanking, simply go to Invest/Redeem Mutual Fund > You will have the option to Invest and redeem in Mutual Fund> Invest in Mutual Fund

1. Select Your Folio Number
2. Select the Fund name; Bank Muscat Oryx fund or Bank Muscat Money Market fund
3. NAV and current units will be displayed
4. Select your debit account (OMR or foreign currency)
5. Enter the Amount to be invested in OMR
6. Click on Continue button
7. Click on Continue Button and verify the details.
8. Read Terms and Conditions and accept the same.
9. Enter the OTP.
10. Click on Submit.
11. A success message will be displayed after successful submission of the request.

### **5. What is the minimum/maximum amount I can invest?**

You can invest in Bank Muscat Oryx Fund with a minimum of OMR 50 or invest in

Bank Muscat Money Market fund with a minimum of OMR 500 and a maximum limit of OMR 35,000 for both Funds.

### **6. How many transactions per day can I make?**

The maximum transactions per day for Mutual Funds is 5.

### **7. Can I invest in Mutual Funds with a foreign currency?**

Yes, you can invest in Mutual Funds with a foreign currency

### **8. How can I redeem Mutual Fund?**

You can now redeem Mutual Funds through Bank Muscat mBanking , simply go to Invest/Redeem Mutual Fund > You will have the option to Invest and redeem in Mutual Fund> redeem in Mutual Fund

1. Select Your Folio Number
2. Select the Fund name; Bank Muscat Oryx fund or Bank Muscat Money Market fund
3. Select redemption by: Current Value or Current Units
4. Enter amount/units
5. Click on Continue Button and verify the details.
6. Read Terms and Conditions and accept the same.
7. Enter OTP.
8. Click on Submit.

**A success message will be displayed after successful submission of the request.**

## 9. What is the amount/units I can redeem?

You can redeem the full amount or units. However, the remaining amount or units should not be less than OMR 1.

### Accounts

#### 1. Can I receive my account statement by email?

Yes, by clicking on the detailed statement tab when you are viewing your account details, select month period from calendar then send the statement via email.

#### 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?

Yes, 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 mBanking and view your child/ Floosi accounts under “Accounts” Option.

#### **7. Can I perform debit transaction using my Child/ Floosi Account on mBanking?**

**No.** Debit transaction facility using your child/ Floosi account is not permitted. This option has been provided only for viewing purposes.

### **Opening Savings Account (For New Customers)**

#### **1. Can I open a new Bank Muscat savings account through mBanking?**

Yes, you are able to open a new Bank Muscat account if you are not an existing customer by clicking on the link shown in the login page as **Opening Savings Account**.

#### **2. What documents do I need on-hand to open a new Bank Muscat account?**

Documents required

For Omanis:

- Valid National ID
- Employment Proof (only if the applicant is employed)
- Proof of address (Relative proof of address is permitted)

For Non-Omanis:

- Valid Resident ID
- Passport
- Employment Proof (only if the applicant is employed)
- Proof of address (Relative proof of address is permitted)

#### **3. If I am a FATCA or a PEP customer, can I open an account?**

No, you have to visit the branch if you are a FATCA or a PEP customer

#### **4. If I am a CRS customer, can I open an account?**

Yes, you can open the account, by providing the country of Tax, TIN number or reason for no TIN number.

#### **5. How do I open a new Bank Muscat account through mBanking?**

- Click on **Opening Savings Account** on the pre-login screen of Bank Muscat mBanking App. Please ensure you are using the latest version of the app.
- You will be requested to complete the scanning of Legal ID (National ID/Resident ID), Passport scanning for residents and facial scan using mobile phone camera.

Non-Residents or Joint accounts are not eligible to use this service as of now.

- Upon successful validation, you will have to update all required fields of your personal information and upload/scan the proof of address and employment (if applicable). Relative proof of address is permitted.
- Your account will be opened successfully and you will receive an SMS and email containing your account number and the account opening form attached.

## **6. My account has been opened successfully, what is the next step?**

### **Next steps:**

1. Visit your home branch, meet the Personal Banker and share the following:

- Account number which has been sent through SMS and Email.
- Please carry your original ID and documents that were submitted while opening the account.
- You can also bring a filled-up copy of your account opening form (Optional).

2. The Personal Banker will activate your account to enable cash withdrawals.

3. You will be given a Bank Muscat Debit Card. You can choose your embossing name at the time of picking up your card.

## **7. Can I transfer using the account immediately?**

No, once the account opening is successful, you have to visit the branch and submit the original documents to the Personal Banker to activate your account to enable cash withdrawals

## **8. What happens if I do not visit the branch after my account got successfully opened**

In case your account is not activated within 6 months it may be closed by the Bank or the account will become dormant after 12 months of inactivity.

## **9. I am under 18 years of age can I can open a saving account?**

No, 18 and above are only eligible for opening an account within Bank Muscat mBanking App.

## **10. What are the maximum attempts to scan the National ID/Resident ID?**

Maximum attempts are 3. If 3 attempts for scanning has failed, you need to restart the process again.

## 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 any 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.

- 2. 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 mBanking 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 2:00 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.

- 3. 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 within mBanking (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

**4. 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 within mBanking (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.

**1. Can I transfer funds from my Bank Muscat account to a Mobile wallet number in Pakistan and how long will it take for transactions to be processed?**

Customers can transfer from their Bank Muscat accounts to wallet number in Pakistan using the “**Speed Transfer to Pakistan**” feature on mBanking or Internet Banking (nominal charges applicable). The payment will be credited instantly.

**2. How do I add a wallet number as a beneficiary?**

On the Speed Transfer to Pakistan feature:

- a. click on add Beneficiary
- b. Select Wallet and fill in the requested details
- c. Add the 11-digit wallet number
- d. Select the Beneficiary bank from the drop-down option.

**3. How long does it take for a new beneficiary to be activated?**

- Mobile Banking: 15 minutes
- Internet Banking: Instantly

**4. Will I get a status confirmation for the payment?**

Yes, an SMS and Email alert will be sent confirming the amount is credited or rejected in case the payment has failed.

**5. What does it mean if the payment is rejected? How long will it take to receive a refund?**

If the payment details are incorrect). Amount will be refunded within 7 working days.

**6. Can I transfer funds from my Bank Muscat account to a beneficiary account/wallet number in Bangladesh and when will these transactions be processed?**

It is possible to transfer funds from Bank Muscat accounts to Bangladesh account and wallet number using “**Speed Transfer to Bangladesh**” option within mBanking (nominal charges applicable). The payment processing takes around 24 common working hours of Oman and Bangladesh.

### **What is the wallet number?**

Wallet number is only applicable for bKash customers with a limit amount of 50 BDT- 120,000 BDT and a limit of 11 characters for the wallet number.

### **7. 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 within mBanking (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.

### **8. Can I transfer funds from my Bank Muscat account to a beneficiary account in Sri Lanka and when will these transactions be processed?**

It is possible to transfer funds from Bank Muscat accounts to Sri Lanka using “**Speed Transfer to Sri Lanka**” option within mBanking (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 Sri Lanka 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 Sri Lanka.

### **9. 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 within mBanking (nominal charges applicable).

These transactions for Banque Misr and other banks in Egypt shall be executed instantly and the beneficiary will also be credited instantly.

### **10. Under the Speed Transfer option what currencies can I send?**

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

### **11. 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.

## 12. 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.

## 13. Do customers need to pay any charges for the fund Transfers performed using the mBanking application and what are the daily limits?

Below are the charges and daily limits for the fund Transfers through mBanking:

**\* Please Note - These charges and daily limits are subject to change.**

Services	Limits /Day (OMR)	Charges Per trx (OMR) + 5% VAT	Transactions / Day
Other banks within Oman	5,000	1	10 transactions/ Day
Transfer within Bank Muscat*	5,000	0	20 transactions/ Day
Transfer within own account	10,000	0	50 transactions/ Day
Bill payments	2,500	0	10 transactions/ Day
Credit Card payments	2,500	0	5 transactions/ Day
International fund transfers	5,000	15 or 5	3 transactions/ Day
Speed Transfer to India – IMPS (ICICI – HDFC)	2,500	1.500	5 transactions/ Day
Speed Transfer to India – NEFT	2,500	1.500	5 transactions/ Day
Speed Transfer to India – IMPS (Other bank)	2,500	2	5 transactions/ Day
Speed transfer to Philippines	1,000	1.500	3 transactions/ Day
Speed transfer to Sri Lanka	1,000	1.500	3 transactions/ Day
Speed transfer to Bangladesh	1,000	1.500	3 transactions/ Day
Speed transfer to Bangladesh – BKASH	1,000	1.500	3 transactions/ Day
Speed transfer to Pakistan	1,000	1.500	3 transactions/ Day
Speed transfer to Egypt	1,000	1.500	3 transactions/ Day
Add Funds to BM Wallet (Own Wallet)	300	0	20 transactions/ Day
Add Funds 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
Takaful Payment	2,500	0	5 transactions/ Day

Prepaid Card Maximum Recharge / Reload	2,000	0.100	5 transactions/ Day
eIPO	35,000	0	5 transactions/ Day
Mobile payments (Send via mobile no., Alias and QR) within Bank Muscat	1,000	0	20 transactions/ Day
Mobile payments (Send via mobile no., Alias and QR) – other banks within Oman**	1,000	0.100	20 transactions/ Day
Scan and pay to – individuals – within Bank Muscat	1,000	0	20 transactions/ Day
Scan and pay to – individuals – other banks within Oman**	1,000	0.100	20 transactions/ Day
Collect payments via mobile no. or Alias (within Bank Muscat)	1,000	0	20 transactions/ Day
Collect payments via mobile no. or Alias (other banks within Oman)**	1,000	0.100	20 transactions/ Day

*\*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.*

*\*\*effective 5 June 2023.*

## Bill Payments

### 1. What is online bill payment service on mBanking?

Bill payments are now made simple and easy with Bank Muscat's 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 mBanking application. Check your bill status, know what the due amount is and make payments instantly through the mBanking App.

### 2. Which Billers provide online bill payment services?

Bill Name	Service
Omantel	Mobile, Landline and Internet.
Ooredoo	Mobile, Landline and Internet.
Awazr	Internet.
Friendi	Mobile.
Renna/Red Bull	Mobile.
Credit Card	Own Credit Card, Other BM Credit Card & Amex Credit Card
OIFC	Water and Electricity.

ONEIC	Water, Electricity (Postpaid & Prepaid)
MEDC	Electricity Postpaid & Prepaid
PASI	CIVIL, Commercial
Educational Fees	Schools & Universities
Fuel & Gas	Oman Oil
Media & advertising	Open Sooq
Hotels & Accommodations	Muscat Hostels
Financial Services	National Finance Loan Instalments

### 3. Which mBanking transactions can I plan in advance and how do I do this?

You are able to schedule the following transactions using the mBanking App:

1. Speed Transfers to India
2. Transfers to other banks within Oman
3. Transfers within Bank Muscat
4. Transfers within own account
5. International fund transfers
6. Bill Payments for the following:

Schools Payments	All Schools
Credit Card Payments	<ul style="list-style-type: none"> <li>• Own Credit Card</li> <li>• Other BM Credit Card</li> <li>• Amex Credit Card</li> </ul>

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.

### 4. Can I Pay All Billers in one transaction (Biller Group Payment)?

Yes, you can now create a Biller Group Payment with a maximum selection of 10 billers in a group (from various biller categories) this is only applicable billers that are registered in your Bank Muscat mBanking App

#### 1. Create Biller Group Payment with the following steps:

1. Go to pay bills
2. Select pay all billers
3. Manage biller groups



4. Add group
5. Select minimum 2 registered billers and maximum 10 in each group.
6. Enter new group name
7. You will now be shown a summary of all the details entered by you.
8. Click on 'Submit' and enter OTP
9. A success message will be displayed of biller group creation.

## 2. Initiate Biller Group Payment with the following steps

1. Go to pay bills
2. Select pay all billers
3. Initiate biller group payment
4. Select the biller group from list
5. In biller group payment page click on each billers and enter amount
6. Click on submit and enter OTP
7. A success message will be displayed of biller group payment

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)**

PFM can be used for the following:

### **My Finance Overview**

- You are able to view your Assets (Savings, Current and deposit Accounts) & Liabilities (Credit Card & Loans).

### **Income-Expense Overview**

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

### **Manage Budget (Create, Edit & Delete)**

- Organization of financial data so you can see where your 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, you

can Create, Edit & Delete the budget. In addition, you can view your budget analysis in a graphical representation.

### **Split your transactions:**

- As a part of the transaction history in accounts and Credit Cards, you can re-categorize or split the transaction into multiple other categories.

### **Additional Requests:**

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

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

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

You can make a request by going to "Requests" > Accounts> Request a Cheque Book. An SMS will be sent to your registered mobile number within the Bank 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:

1. Requests > Accounts > Open a Fixed Deposit
2. Enter the Deposit Amount
3. Choose the tenor of your Fixed Deposit.
4. Select the account from which funds will be used to open your Fixed Deposit Account and click on Continue.
5. 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 OMR 1,000.

### **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 you want to break the deposit or change your maturity instruction, please visit your Bank Muscat branch to provide a written request.

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

1. You can block your Bank Muscat Debit Card through mBanking in case your card is lost or stolen by simply following these steps: Go to "Requests" > Debit Card > Block Debit Card
2. Select the Card, you wish to block and click "Submit".
3. Verify the details and confirm
4. A success message will be displayed after successful blocking of your Debit Card.

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

Yes, 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 a Child / Floosi account

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

Your debit card will be linked 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:

1. Go to "Requests" > Debit Cards > Enable International Access
2. Select the Card, you wish to enable International Access.
3. Select the Country Selected Country
4. From Date
5. To Date
6. 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:

1. Go to "Requests" > Debit Cards > Disable International Access
2. Select the Card, you wish to Disable International Access.
3. Select the Country Selected Country
4. From Date
5. To Date
6. 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 Card immediately?**

You can block it Credit Card through mBanking in case your card is lost or stolen. Follow these simple steps to immediately block your card:

1. Go to "Requests" > Credit Cards > Block Credit Card"
2. Select the Card, you wish to block and click "Submit". Verify the details and confirm.
3. 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?**

Yes, you can block it through mBanking in case your card is lost or stolen. Follow these simple steps to immediately block your card:

1. Go to "Requests" > Prepaid Cards > Block Prepaid Card"
2. Select the Card, you wish to block and click "Submit". Verify the details and confirm.
3. 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 mBanking App, by simply following these steps:

1. Go to Requests >Accounts > Instant Savings Account Opening
2. Select Account Sub-Type
3. Select Account Currency
4. Select Reason for account opening
5. Select Source of funds
6. Select Your Account with Bank Muscat
7. Select Branch for the new account
8. Read Terms and Conditions and accept the same.
9. Click on Next Button and verify the details.
10. Enter OTP.
11. Click on Submit.

- **What type of Savings Account can be opened through the mBanking App?**

Below are the types of Savings Account that can be opened:

- Savings Account - Interest Bearing
- Savings Account - Interest Free Account (Non-Interest Bearing)

- **What currencies can the account be opened in?**
  - Savings Account - Interest Bearing – Account opening is allowed for the following currencies: OMR, AED, USD, GBP, EUR, SAR, KWD, BHD and QAR.
  - Savings Account - Interest Free Account (Non-Interest Bearing) - Account opening is allowed for the following currencies: OMR, AED, USD, GBP, SAR, KWD, BHD and QAR.
- **How long does 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 start using the account immediately?**

Yes, once the account opening is successful, you need to logout and login again, after that you can start performing transactions on 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, what is the reason for that?**

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

- If you are an Omani but your National ID is expired or not updated with us.
- If you are an Expat/Foreign National resident but your Civil ID is expired or not updated with us.
- If you are a Non-Resident.
- If you are a FATCA customer.
- If 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 the mBanking App by following these simple steps to immediately generate your card PIN:

1. Go to " Requests > Debit Cards > Debit Card – Set/Reset PIN "
2. Select the Card
3. Enter the Expiry date
4. Enter New PIN & Confirm the New PIN
5. Click "Set/Reset PIN" & verify the details.
6. Enter OTP.

7. Click on Submit.
8. 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 a 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 reset the PIN by following these steps:

1. Go to " Requests > Debit Cards > Debit Card – Set/Reset PIN "
2. Select the Card
3. Enter the Expiry date
4. Enter New PIN & Confirm the New PIN
5. Click "Set/Reset PIN" & verify the details.
6. Enter OTP.
7. Click on Submit.
8. 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 a new PIN for your Bank Muscat Credit Card through the mBanking App by following these simple steps to immediately generate your card PIN

1. Go to " Requests > Credit Cards > Credit Card – Set/Reset PIN "
2. Select the Card
3. Enter the Expiry date
4. Enter New PIN & Confirm the New PIN
5. Click "Set/Reset PIN" & verify the details.
6. Enter OTP.
7. Click on Submit.
8. 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 follow the below steps to reset the PIN:

1. Go to "Requests > Credit Cards > Credit Card – Set/Reset PIN"
2. Select the Card
3. Enter the Expiry date
4. Enter New PIN & Confirm the New PIN
5. Click "Set/Reset PIN" & verify the details.
6. Enter OTP.
7. Click on Submit.
8. A success message would be displayed after successful generation of PIN.

- **How can I apply for Prepaid card through the mBanking App?**

You can now apply for a Prepaid card, by simply following these steps:

1. Go to Requests > Prepaid Cards > Apply for New Prepaid Card
2. Select Your Account with Bank Muscat
3. Enter the First Load Amount
4. 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.
5. Read Terms and Conditions and accept the same.
6. Click on Next Button and verify the details.
7. Enter OTP.
8. Click on Submit.
9. A success message and the newly created card number details will be displayed once after successful submission of the request.

- **How do I generate a PIN for my new Prepaid card?**

You can now set a new PIN for your Bank Muscat Prepaid card by following these simple steps to immediately generate your card PIN:

1. Go to " Requests > Prepaid cards > Prepaid card – Set/Reset PIN "
2. Select the Card
3. Enter the Expiry date
4. Enter New PIN & Confirm the New PIN
5. Click "Set/Reset PIN" & verify the details.
6. Enter OTP.
7. Click on Submit.
8. 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 a 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:

1. Go to " Requests > Prepaid cards > Prepaid card – Set/Reset PIN "
2. Select the Card
3. Enter the Expiry date
4. Enter New PIN & Confirm the New PIN
5. Click "Set/Reset PIN" & verify the details.
6. Enter OTP.
7. Click on Submit.
8. A success message would be displayed after successful generation of PIN.
9. **How can I register a complaint or an enquiry through the mBanking App?**

In order to raise any Complaint & Enquiries while using the mBanking App, you can follow the below steps:

1. Go to the option Complaints & Enquiries
2. Click on Register New Feedback
3. Select the "Area" of the complaint.
4. Select the "Category" of the complaint.
5. Select the "SubCategory" of the complaint.
6. Select the "Issue" of the complaint.
7. Click on Next.
8. Enter all the mandatory fields displayed.
9. Click on Continue Button and verify the details.
10. Enter the OTP and click on confirm.
11. A success message and the Feedback ID will be displayed after successful submission of the request
12. Please make a note of the Feedback ID for all your future communication with the Bank.



- **How I can change the SMS language?**

Please follow the below steps to change the SMS language:

1. Go to requests and click on Profile
2. Select Set SMS Language
3. The existing SMS language will display
4. Select the SMS preferred to receive
5. Click on continue
6. Enter OTP and submit

*\*Once the request submitted successfully, your SMS language will be changed instantly.  
Kindly note that this will not impact the SMS for your Credit Cards & Prepaid cards.*

- **How can I apply for Loans through mBanking:**

You can now apply for a loan through the mBanking App by following the below steps:

1. Go to requests and click on Apply for Loan.
2. Select Loan type & sub type and click continue.
3. Your personal details, contact details, address details, employment & salary details as per the Bank's records will be pre-filled and displayed to you.
4. Review all the details and make changes/modifications wherever applicable.  
**\*Please contact the branch if the non-editable information is incorrect.**
5. Input loan details.
6. Select insurance details.
7. Verify all details before the final submission.
8. Enter the OTP and submit the request.
9. You will see a success message on the screen.
10. An SMS and Email containing application reference number will be sent to you.
11. You will then need to physically visit the branch to submit the appropriate documents within 5 working days.

- **How can I apply for a Credit Card on the mBanking App:**

You can go through the below steps:

1. Go to requests and click on Apply for Credit Card.
2. Select the appropriate Product, click continue.
3. Your personal details, address details, employment details as per the Bank's records will be pre-filled and displayed to you.
4. Review all the details and make changes/modifications wherever applicable.  
**\*Please contact the branch if the non-editable information is incorrect.**

5. Input card details.
6. Select insurance details.
7. Verify all details before the final submission.
8. Enter the OTP and submit the request.
9. You will see a success message on the screen.
10. An SMS and Email containing application reference number will be sent to you.
11. You need to physically visit the branch to submit the appropriate documents within 5 working days.

- **What are the Loan Products available to apply for?**

1. Personal loan
2. "Sayyarati" Loan for new car
3. "Sayyarati" Loan for used car
4. "Zaffa" Marriage loan
5. "Terhal" Travel loan
6. "Shahadati" Educational loan
7. Health and beauty loan

\*For Omanis only

- **What are the Credit Cards that I can apply for?**

1. VISA Infinite Credit Card
2. Gold Credit Card
3. Oman Air Credit Card
4. Lulu Credit Card
5. Al Jawhar VISA Platinum Credit Card (for Jawhar Customers only)
6. Asalah VISA Signature (for Asalah Customers only)
7. Private banking VISA Infinite (for Private Banking Customers only)

### 1. What should be done after submitting the request online?

You will need to physically visit the branch for submission of all required documents to finalize your application request.

### 2. Which branch should be visited to complete the process?

- At the final stage of your application you will be asked to select the branch of your choice for document submission.
- You may select any branch as per your convenience. However, once completed, you can only visit the selected branch for a seamless experience.
- The Bank will not be able to process the application at any other branch.

### 3. What documents should I carry while visiting the branch?

- **For Personal loan, "Zaffa" Marriage loan, "Terhal" Travel loan, "Shahadati" Educational loan, Health and Beauty loan:**

- National ID card.

- Copy of passport front page, back page and visa page (*for Expat customers only*)
- Salary certificate/Salary transfer letter.
- School fee invoice (*for "Shahadati" educational loan only*)
- Insurance policy document and assignment letter from your insurance service provider (*only if you have selected external insurance*).

- **For "Sayyarati" new car loan:**

- National ID card.
- Copy of Passport front page, back page and visa page (*for Expat customers only*)
- Salary certificate/Salary transfer letter.
- Dealer quotation.
- Driving license.
- Insurance policy document and assignment letter from your insurance service provider. (*only if you have selected external insurance*)

- **For "Sayyarati" used car loan:**

- National ID card.
- Copy of Passport front page, back page and visa page (*for Expat customers only*)
- Salary certificate/Salary transfer letter.
- Car valuation from the approved valuator.
- Driving license.
- Mulkiya ID.
- Insurance policy document and assignment letter from your insurance service provider. (*only if you have selected external insurance*)

- **For Credit Cards**

- National ID card.
- Copy of passport front page, back page and visa page (*for Expat customers only*)
- Salary certificate/Salary transfer letter.

**4. If the application is not completed, it could be due to several reasons, such as:**

- Your age may be above 55 years.
- Your National ID has expired.
- Your KYC (personal details update) is incomplete/pending.
- You are a Non-resident.
- You have a Joint account.
- You have a legal heir account.
- Your salary is not credited to your Bank Muscat account.
- You have existing Bank Muscat liabilities that have past dues.
- Your company is not in the approved list of the Bank.
- You are in the Classified or Caution or Write-off list of the bank.
- Your salary is less than the minimum eligible salary amount as per the Bank's internal policy

- Your experience at the company where you are currently working is less than the minimum experience as per the Bank's internal policy.
- Your expected loan amount is more than the maximum loan amount allowed for the product you have chosen.

**5. Will the Loan or Credit Card be issued after I have successfully submitted the request through Internet Banking or Mobile Banking?**

- No, please note that submission of the request does not guarantee the final authorization of the Loan or Credit Card.
- After you have submitted the relevant documents at the branch, the Bank will verify the documents and approve the Loan/Credit Card only if it meets the internal credit policies of the Bank.

**What is KYC (know your customer) and why it is so important?**

As per the regulations set by Central Bank of Oman, Know Your Customer (KYC) is the process of verifying and maintaining the identity/information/documents of the customers, at all times. It also enables banks to understand its customers and their financial dealings to serve them better and manage its risks cautiously. The objective of KYC guidelines is to prevent banks from being used, by criminal elements for money laundering activities.

**Are KYC requirements mandatory?**

Yes, KYC requirements are mandatory and have always been enforced. Banks have been taking KYC documents in accordance with the guidelines issued by the Central Bank of Oman.

**How frequently do I need to update my KYC?**

We review our KYC records of the customers on an ongoing basis. We will get in touch with you, if your KYC document(s) need to be updated, in future.

**Will I be notified to update my KYC details in the Bank Records?**

- We will review our KYC records of the customers on an ongoing basis. We will display a reminder popup in the Mobile or Internet Banking channel in case your KYC is going to expire in 60 days or KYC is already due for update.
- We will also send a reminder SMS and Email notifications prior to 15 and 30 days.

**What will happen if I do not update my KYC details?**

As a bank, we endeavour to provide you with the best services at all times. However, we will be constrained to place restrictions on your account/debit card or even a possible exit, of your accounts, in the absence of KYC information / documents.

### How do I update my KYC?

Login to your Mobile Banking App, go to Requests option and select KYC then click on Update KYC and follow the on-screen instructions.

### How do I update the expiry date of my Civil/Resident ID?

Login to your Mobile Banking App, go to Requests option and select KYC then click on Update Legal ID\ Passport and follow the on-screen instructions.

### How do I update my passport details?

If you are an Omani or Resident customer, there is no mandate to provide your passport details. However, if you are a Non-Resident customer, passport details can be updated through Requests option and select KYC then click on Update Legal ID\ Passport and follow the on-screen instructions.

### What do I need to keep ready to update my KYC details?

- **If you have a Salary account in Bank Muscat**
  - **Civil ID card** (if you are Omani – keep the physical card ready in hand for scanning)
  - **Resident ID card** (if you are Resident– keep the physical card ready in hand for scanning)
  - **Passport** (if you are Non-Resident– keep the physical passport ready in hand for scanning)
  - **Address proof** – Any one of the following to be attached
    - Copy of House Mulkiya / Tenancy Agreement
    - Letter from Wali / Shaikh certifying address
    - Copy of Utility Bill
    - Letter from Employer
    - If proof is not in customer name, a letter specifying **relationship** along with **valid ID copy**.
  
- **If you not have a salary account in Bank Muscat.**
  - **Civil ID card** (if you are Omani – keep the physical card ready in hand for scanning)
  - **Resident ID card** (if you are Resident– keep the physical card ready in hand for scanning)
  - **Passport** (if you are Non-Resident– keep the physical passport ready in hand for scanning)
  - **Address proof** – Any one of the following to be attached
    - Copy of House Mulkiya / Tenancy Agreement
    - Letter from Wali / Shaikh certifying address
    - Copy of Utility Bill
    - Other bank statements
    - Letter from Employer
    - If proof is not in customer name, a letter specifying **relationship** along with **valid ID copy**.
  
- **Employment proof** – Any one of the following to be attached
  - Staff ID Card
  - Latest Salary or Pay Slip
  - Letter from Employer / Salary Certificate

- **If you are a Self-Employed or Business owner**
  - **Civil ID** card (if you are **Omani** – keep the physical card ready in hand for scanning)
  - **Resident ID** card (if you are **Resident**– keep the physical card ready in hand for scanning)
  - **Passport** (if you are **Non-Resident**– keep the physical passport ready in hand for scanning)
  - **Address proof** – Any one of the following to be attached
    - Copy of House Mulkiya / Tenancy Agreement
    - Letter from Wali / Shaikh certifying address
    - Copy of Utility Bill
    - Other bank statements
    - Letter from Employer
    - If proof is not in customer name, a letter specifying **relationship** along with **valid ID copy**.
  - Copy of the **CR document**.

#### **Additionally**

- **W9** form should be attached if you are an US tax resident and/or US national or Green card holder.
- **W8 BEN** form should be attached If you have an US address/telephone number and/or you make ongoing payments to US is selected.

#### **What is a liveness test that gets displayed when I Update my KYC or Legal ID?**

- Liveness test is a system verification to identify your photo taken in real-time to ensure your live presence.
- This acts as an important factor when it comes to detecting identity fraud. During liveness test you will be required to take a selfie for validation.
- System will perform your face verification checks to ensure your live presence.

#### **Will the successful completion of KYC update the Bank records instantly?**

Yes, the details get updated in the Bank records instantly, you will also receive a confirmation SMS and Email notification.

However, if you fall under one of the below 4 criteria, bank will take 30 working days to validate the details of the request submitted and approve subject to internal KYC policy.

- 1) You are a **FATCA**.
- 2) You are a **PEP** (politically exposed person) or associated with PEP.
- 3) You are from a **High-Risk nation**.
- 4) You are a **Non-Resident**.

#### **Will I be notified if the request is approved by the bank?**

Yes, you will receive an SMS and Email notification once your KYC request is approved by the bank.

#### **I am a tax resident in a country other than Oman? How do I declare my Tax status?**

You can declare if you are a tax resident in any country/jurisdiction other than Oman.

Login to your Mobile Banking App, go to Requests option and select KYC then click on Update Common Reporting Standard (CRS) and follow the on-screen instructions.

## Mobile Payments:

### 1. What is meant by Mobile Payments?

This service offers an instant Money transfer between 2 accounts and between customers and business owners which is available 24/7 on the mBanking App.

- You can send money instantly within Bank Muscat and to any other banks by using the mobile number, alias (nickname) or by scanning the recipient's QR code.
- You can request money from any of your beneficiaries using their mobile number and alias (nickname).
- You can pay merchants through the mBanking App 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 then have to verify and enter the following details:

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

### 3. What is a default account?

During registration, you will have an option to choose a default account for these payments. 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 Banks' registered customers by using their mobile number, alias (nickname) and by scanning the QR code.

- Collect Money

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

- 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 (nickname), 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 mBanking Offer Page customized for you after you have logged into the application, which shows you all the 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 are pop-up offers?

A Pop-up offer is an offer that is displayed on the mBanking screen as soon as you log in and it requires mandatory response from you.

Once you respond to the offer, the mBanking home screen will be displayed.

### 4. What will happen if I accept the offer on the offer page?

A Bank representative will contact you to initiate the process further. The accepted offer will then disappear from the offer page.



**5. What will happen if I reject the offer on the 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 I 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 I get an offer again in case I 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. I 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 24795555 and apply for a Product

**10. I accepted an offer by mistake and now I 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 interested in 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, from the following:

- Accounts & deposits

- Loans and mortgages
- Insurance
- Credit Cards
- Expat services

You also have the option to specify your 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 [bankmuscat.com](http://bankmuscat.com)
- Facebook BankMuscat
- Instagram @BankMuscat
- Twitter @Bankmuscat
- 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 location for both iOS and Android devices.