Frequently Asked Questions (FAQs)

1.   What is Mobile Banking?

Mobile Banking is a simple smart phone application, protected by a high security, which is available to all Bank Nizwa customers holding an account with the Bank.

2.   Why choose Mobile Banking?

You're looking for one reason to choose Mobile Banking. We'll give you 10:

1. It's easy to use, and hassle-free to use for your everyday banking needs.
2. It's your own bank. You have instant access to up-to-date information on your accounts, deposits, and finance.
3. It's safe & secure. Using your Mobile Banking ID (User ID) and Password, for viewing details of your accounts, finances, and deposits, viewing statements, and with two-factor authentication using your Mobile Application Password for your financial transactions and sensitive services, our Mobile Banking gives you the confidence that accounts and transactions remain safe with us.
4. It's fast. It takes a few seconds to click and get updated information of your account, finances and deposits, and a few minutes to make a funds transfer & Standing Order Request.
5. It's worldwide access. It's available anywhere and anytime, be it your home, office or on the move.
6. It's time-saving. No need to drive up to a branch or look for a service Branch. So you have more time to enjoy life.
7. It is available 24/7 and accessible at your own convenience.
8. All you need is a smart phone (IOS or Android) and an Internet connection to download and install the application.
9. Wide range of services. From account details to transaction history, deposit details to finance summary, transfers within Bank Nizwa to other Banks in Oman, locally we have it all in one comprehensive Application. And we are working on adding more value-added services for you.
10. It's FREE!

3.   How do I get the Mobile Banking?

You can apply and register by yourself in 4 simple steps…

1. Open your Apple Store/Android Market from your smart phone and write on search bar "Bank Nizwa" then click on the application then download and install.
2. Go to registration and follow the registration process using your Account Number, Identification Number, DOB and your Mobile Number Registered with the bank
3. Choose your username and you will receive your temporary password on your registered mobile.
4. Log in with your temporary password & setup your password.

4.   What services are available on Mobile Banking?
The following services are available on Mobile application

1) Accounts
   a) View account list.
   b) View account details.
   c) View account transaction history.

2) Investments
   a) View investment list.
   b) View investment details.

3) Financing
   a) View financing list.
   b) View financing details.
   c) View financing repayment schedule.
   d) View financing transaction history.

4) Payments
   a) Add new beneficiary.
   b) Manage beneficiaries.
   c) Execute single transfer among own accounts.
   d) Execute single transfer to predefined beneficiary within bank nizwa & other banks in Oman

5) Standing Orders
   a) Create new standing order.
   b) Manage standing orders.

6) Forms
   a) Request Cheque book.

5.   What fees and charges are associated with the use of Mobile Banking?

There are no fees and charges for using Mobile application. However, the standard charges of the bank may apply to certain requests and transactions, such as, Cheque Book Request, Fund Transfers, standing order creation & addition etc.

6.   Can I authorize someone to use my account?
No. Only you are authorized to operate your account and this is for the security of your own account.

7.   How can I log in if I have forgotten my password?

It's easy! Incase if you have forgotten your password, you can reset your password using the "Forget Password" option on the login Screen then you will receive a temporary password through SMS to your registered Mobile Number then you will have to create a new password.

8. Is there account minimum balance requirement to use Mobile Banking?

There is no account minimum balance requirement for using Mobile application.

9. Is the Mobile banking service available 24/7?

Yes. This service is available to you 24 hours a day, 7 days a week, 365 days a year or (366 days in case of leap year).

10. Can I access Mobile Banking from outside Oman?

Yes. As long as you meet the System Requirements, you will be able to access from anywhere and at any time.

11. What hardware and software do I need for using Mobile Banking?

All you need is an android or IOS Smart phone and you are good to go.

12. What precautions can be taken for greater security?

- You should log-out from the Mobile Banking once you finish.
- Have a screen lock password so that when you are away from your phone nobody else can access it.
- If you think someone knows your password go to the Application and change it immediately.
- Always change your password continuously, choose "strong" 8 to 10 digit passwords (alphanumeric) and change them regularly; avoid obvious passwords (names of family members, pets, date of birth, etc.), and don't tell anyone else your passwords.
- You should not write a password down on any paper which may be easily accessible to anyone.
- If you are using the phone in a public place, be careful that no one is watching you inserting your user name and password
- Logoff from Mobile Banking upon completion of your session. Use the Log-out button to Log out so that the session closes.
- We would never contact you by email, SMS or phone calls to ask details on your account, your card or your Passwords and does not ask you for any personal information other than your user name and password when you log into the Application.

13. How to create a strong password?

- A strong password must have minimum 6 characters in length.
- A strong password contains characters from each of the following four groups -

- o Uppercase letters A, B, C
- o Lowercase letters a, b, c
- o Numerals 0, 1,2, 3, 4, 5, 6, 7, 8, 9
- o Symbols found on the keyboard (all keyboard characters not defined as letters or numerals) ~! @ # $ % ^ & * ( ) _ + - = { } | \ : " ; ' < > ? , . /
- To help remember the password, use it immediately. Then log in and out several times the first day.
- Don't use only letters or only numbers.
- Don't use your name, user id, bank name, spouse name, children, any dictionary word etc.,
- Do not use personal information such as phone numbers, passport number, driving license number, National ID, Social Security number or anniversary dates.
- Don't use the same word as your login id, or any variation of login id.

14. Whom should I contact if I have problem in accessing Mobile Banking?

You can contact our phone banking locally at 80070060 or (+968) 24950500 internationally or write to us at customercare@bankNizwa.om.