

# TARIFF BOOK (Fees & other charges)





Sr. No.	Charge Type	Charge Particulars	Bank Charges in OMR/ Other currency	VAT Amount in OMR	Total Amount in OMR inclusive of VAT
<b>DEPOSIT PRODUCTS</b>					
<b>1</b>	<b>SAVINGS ACCOUNT</b>				
1.1	Ledger fee		Nil	Nil	Nil
1.2	Dormancy fee		Nil	Nil	Nil
<b>2</b>	<b>CURRENT ACCOUNT</b>				
2.1	Ledger Fees (Per Month)	Balance below OMR 200	0.500	0.025	0.525
		Salary below OMR 500	Nil	Nil	Nil
		Account purpose to receive Pension or other Social support allowance being granted by the Government to pensioners and disabled	Nil	Nil	Nil
2.2	Dormant Accounts	If account has the minimum balance	Nil	Nil	Nil
		If account does not have the minimum balance. Charges every 6 months	1.000	0.050	1.050
2.3	Ledger Fees - Other Currencies (Per Month)	below AED 2,000	AED 20.000	AED 1.000	AED 21.000
		below USD 2,000	USD 10.000	USD 0.500	USD 10.500
		below GBP 2,000	GBP 5.000	GBP 0.25	GBP 5.250
		below EUR 2,000	EUR 10.000	EUR 0.500	EUR 10.500
2.4	Commission for Cash Withdrawal in Foreign Currency Account (subject to availability of currency). 1% of the withdrawal amount		1.000%	0.050%	1.050%
2.5	Cheque Book Charges	10 leaves	1.000	0.050	1.050
		25 leaves	2.000	0.100	2.100
		50 leaves	3.000	0.150	3.150
		100 leaves	5.000	0.250	5.250
2.6	Cheque Return Charges	Returned for insufficient funds	15.000	0.750	15.750
		Returned for other reasons	10.000	0.500	10.500
2.7	Stop Payment	Per instruction (Single or Bunch of cheques) in a day	5.000	0.250	5.250

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<b>3</b>	<b>OTHER ACCOUNT CHARGES</b>				
3.1	Post Dated Cheques	Handling of Post Dated Cheques (Per Cheque).	5.000	0.250	5.250
3.2	Account Closure	If account operated more than 1 year.	Nil	Nil	Nil
		If account closed within 1 year.	3.000	0.150	3.150
3.3	Bank Statement (other than normal periodicity as agreed) p.a	Monthly	5.000	0.250	5.250
		Weekly	20.000	1.000	21.000
		Daily	50.000	2.500	52.500
3.4	Duplicate/Past Period Bank Statements	Up to 6 months	1.000	0.050	1.050
		6- 12 months	3.000	0.150	3.150
		Over 12 months	5.000	0.250	5.250
3.5	Copies of Transaction Proof/ Paid Cheque	Up to 1 year (Per voucher/cheque)	2.000	0.100	2.100
		Over 1 year (Per voucher/cheque)	3.000	0.150	3.150
<b>4</b>	<b>MEETHAQ SAVINGS PLAN</b>				
4.1	Partial Withdrawal	Allowed only once during a calendar year (Jan to Dec) & up to 10% of the Saving Plan "Cash Value" at the time of application.	Nil	Nil	Nil
4.2	Pre-closure or Complete Withdrawal*	A fee of up to 1% will be applied on the "Cash Value" at the time of application.	1.000%	N/A	1.000%
<i>Note: Cash Value is sum of all contributions paid by the Customer &amp; accrued profit (if any)</i>					
<b>5</b>	<b>MEETHAQ FIXED / TERM DEPOSITS</b>				
5.1	Premature Encashment or Early Breaking of Fixed Deposit.	Profit Paid or Accrued to be recalculated based on tenor completed. The adjusted profit amount will be paid to the customer or recovered from principal in case profit is already paid.	Nil	Nil	Nil

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<b>6</b>	<b>PRODUCT SPECIFIC CHARGES</b>				
6.1	Hafawa Premier Banking Service Fee	Hafawa Privilege	5.000	0.250	5.250
		Hafawa Priority	15.000	0.750	15.750
		Hafawa Private	25.000	1.250	26.250
<i>Hafawa Service Fee shall be applicable in case the customer does not meet the eligibility criteria for the respective Hafawa segment.</i>					
<b>7</b>	<b>OTHER SERVICES</b>				
7.1	Safe Deposit Lockers	Security Deposit (Refundable at the time locker is vacated)	100.000	N/A	100.000
		Small : Monthly Annually	5.000	0.250	5.250
			50.000	2.500	52.500
		Medium : Monthly Annually	8.000	0.400	8.400
			80.000	4.000	84.000
		Large : Monthly Annually	12.000	0.600	12.600
			120.000	6.000	126.000
		Breakage in case of lost key	50.000	2.500	52.500
Delayed Rental Payment 0.5% per day of the outstanding rental.	0.500%	0.025%	0.525%		
Locker surrendered within 3 months.	Actual rental of 3 Months + 1 Month extra rent for the same type of locker	+5% VAT	Bank Charges + 5% VAT		
Locker Surrendered After 3 months.	Actual rental for the period locker was occupied + 1 Month extra rent for the same type of locker	+5% VAT	Bank Charges + 5% VAT		

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		Surrendered by the customer at the insistence of the Bank (Rent is to be charged for the actual period for which the locker was used and the balance amount can be refunded)	Actual period used	+5% VAT	Bank Charges + 5% VAT
7.2	Removing Name from Caution List	Individual	10.000	0.500	10.500
		Corporate	20.000	1.000	21.000
7.3	Issuance of Certificate (No Liability, Balance Confirmation etc.)	Per Certificate	2.000	0.100	2.100
7.4	Credit / Other reports.	Providing	10.000	0.500	10.500
		Obtaining	10.000	0.500	10.500
7.5	Audit Balance Confirmation.	Per Request	15.000	0.750	15.750
7.6	Reference Letter	Per Letter	10.000	0.500	10.500
7.7	Credit Reports	Per Report + additional charges incurred (if any)	OMR 10 + additional charges incurred	+ 5% VAT	Total Charges + 5% VAT
7.8	Bulk Cash Deposit		On case to case basis	+5% VAT	As agreed + 5% VAT
7.9	Service Providers	OIFC	At agreed rate	+ 5% VAT	As agreed + 5% VAT
		Ooredoo		+ 5% VAT	As agreed + 5% VAT
		Omantel		+ 5% VAT	As agreed + 5% VAT
7.10	Charge Per Bill	Payment using Channels (ATM, CDM, Mobile & Internet Banking)	Nil	Nil	Nil
		Payment at the Branch Counter for Meethaq Account Holders	0.500	0.025	0.525

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<b>FINANCING PRODUCTS</b>					
<b>8</b>	<b>MEETHAQ RETAIL FINANCING</b>				
8.1	Retail Finance	Application Processing Fees – Home Finance	50.000	2.500	52.500
		Application Processing Fees – Personal Finance Products**	25.000	1.250	26.250
		Late Payment (Obligation To Donate)	1% p.a. on the overdue amount.	0.050% p.a. on the overdue amount.	1.050 % p.a. on the overdue amount.
		Early Settlement Charges 1% of the principal outstanding.	1.00%	0.050%	1.050%
		Takaful Charges (*)	Recovered as per actual with installment.	+ 5% VAT	Bank Charges+ 5% VAT
** Personal Finance Products include all other financing products (Soyoula, Auto, Goods, Travel, Education and Marriage Finance) excluding home finance & credit card. For Soyoula Personal Finance the charge is OMR 25.					
<b>9</b>	<b>OTHER SERVICES – HOME FINANCE</b>				
9.1	Change installment amount		5.000	0.250	5.250
9.2	Stop Grace Period.				
9.3	Change Repayment EMI to DMI.				
9.4	Change Repayment DMI to EMI.				
9.5	Change Contractor mode of payment.				
9.6	Change of Contractor.				
<b>CARDS</b>					
<b>10</b>	<b>DEBIT CARD</b>				
10.1	Debit Card (for retail accounts)	New Card	1.000	0.050	1.050
		Annual Fee	1.000	0.050	1.050
	Replacement	Technical Reasons	Nil	Nil	Nil
		Lost / Stolen / Damaged	2.000	0.100	2.100

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10.2	ATM Balance Inquiry / Mini Statement	Through Meethaq & Bank Muscat ATM	Nil	Nil	Nil
		Through Local Bank ATMs (Oman Net)	0.500	0.025	0.525
		Through GCC Bank ATMs (Gulf Switch Member Banks)	0.300	0.015	0.315
		Through International ATM	N/A	N/A	N/A
		Mini Statement	0.050	0.003	0.053
10.3	Cash Withdrawal	Through Meethaq & Bank Muscat ATM	Nil	Nil	Nil
		Through Local Bank ATMs (Oman Net)	0.100	0.005	0.105
		Through GCC Bank ATMs (Gulf Switch Member Banks)	0.800	0.040	0.840
		Through International ATMs	1.500	0.075	1.575
10.4	Account Transfer	Account Transfer (Oman Net)	0.050	0.003	0.053
		Account to Account Transfer (Oman Net) sender	0.200	0.010	0.210
10.5	Forex Conversion fees *		2.5%	N/A	2.5%
<b>Note: The bank may waive the charge at its discretion for the customer &amp; bear the associated cost itself.</b>					
<b>11</b>	<b>CREDIT CARD</b>				
11.1	Master Card	Annual / Subscription Fee: Standard Titanium	10.000 50.000	0.500 2.500	10.500 52.500
		Supplementary Joining / Annual Fee: Standard Titanium	5.000 5.000	0.250 0.250	5.250 5.250
		Monthly Ujrah Fee * Standard Titanium	7.000 14.000	N/A N/A	7.000 14.000



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		Cash Withdrawal Fee per transaction	2.500	0.125	2.625
		Card Replacement (Lost or Stolen)	10.000	0.500	10.500
		Emergency Card Replacement (Overseas through Master Card)	Nil	Nil	Nil
		e-Statement Fee/SMS Alerts for Transactions	Nil	Nil	Nil
		Late Payment (Obligation To Donate)	1% p.a. on the overdue amount.	0.050% p.a. on the overdue amount.	1.050 % p.a. on the overdue amount.
		Charge Slip Retrieval Fee or Copy Request Fee	2.000	0.100	2.100
		Minimum Amount Due	OMR 20 or 5% of Outstanding (whichever is higher)	N/A	OMR 20 or 5% of Outstanding (whichever is higher)
		Grace Period (no charges)	Up to 52 Days	Nil	Up to 52 Days
		Forex Conversion Fees *	2.5%	N/A	2.5%
11.2	Visa Signature Card	Supplementary Annual Fee:	30.000	1.500	31.500
		Joining / Annual fees	100.000	5.000	105.000
		Monthly Ujrah Fee*	35.000	N/A	35.000
		Cash Withdrawal Fee per transaction	2.500	0.125	2.625
		Card Replacement (Lost or Stolen):	10.000	0.500	10.500
		Duplicate Statement Fees:	5.000	0.250	5.250
		Late Payment (Obligation To Donate)	1% p.a. on the overdue amount.	0.050% p.a. on the overdue amount.	1.050 % p.a. on the overdue amount.
		Minimum Amount Due	OMR 20.000 or 5% of Outstanding (whichever is higher)	N/A	OMR 20.000 or 5% of Outstanding (whichever is higher)

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		e-Statement Fee/SMS Alerts for Transactions	Nil	Nil	Nil
		Grace Period (no charges)	Up to 52 Days	Nil	Up to 52 Days
		Forex Conversion Fees*	2.5%	N/A	2.5%
11.3	Lulu Co-Branded Credit Card	Joining/Annual Fee:	10.000	0.500	10.500
		Supplementary Joining / Annual Fee:	5.000	0.250	5.250
		Monthly Ujrah Fee*	15.000	N/A	15.000
		Cash Withdrawal Fee per transaction	2.500	0.125	2.625
		Card Replacement (Lost or Stolen):	10.000	0.500	10.500
		Duplicate Statement Fees:	5.000	0.250	5.250
		Late Payment (Obligation To Donate)	1% p.a. on the overdue amount.	0.050% p.a. on the overdue amount.	1.050 % p.a. on the overdue amount.
		Minimum Amount Due	OMR 10.000 or 5% of Outstanding (whichever is higher)	N/A	OMR 10.000 or 5% of Outstanding (whichever is higher)
		e-Statement Fee/SMS Alerts for Transactions	Nil	Nil	Nil
		Grace Period (no charges)	Up to 52 days	N/A	N/A
		Forex Conversion Fees*	2.5%	N/A	2.5%

**Note:**

- Ujrah fee may be waived in case the card is not utilized or the customer makes 100% payment of the due amount within the due date.
- Ujrah fee waiver is at the sole discretion of the bank.
- Joining & Annual Fee for Visa Signature card is not charged to Hafawa customers.

12	Remittances				
12.1	Pay Order	Commission	2.000	0.100	2.100
		Cancellation	2.000	0.100	2.100
12.2	Demand Draft	Issuance	2.000	0.100	2.100
		Stop Payment	OMR 3.000 + Correspondent Bank charges	+ 5% VAT	Total charges + 5% VAT
		Cancellation (at Bank's buying rate)	2.000	0.100	2.100

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12.3	Outward Telex Charges	RTGS (Local)	4.250	0.213	4.463
		ACH (Local)	1.000	0.050	1.050
		Other Countries "Charges Our Payments"	5.000 15.000	0.250 0.750	5.250 15.750
		Inquiries/Investigation Fees	15.000	0.750	15.750
12.4	Standing Instructions	Between Bank Account of same client or child account.	Nil	Nil	Nil
		Different Bank Accounts	0.500	0.025	0.525
		First Time Creation:	2.000	0.100	2.100
		ACH (Local)	1.000	0.050	1.050
		RTGS (Local)	4.250	0.213	4.463
		SWIFT (International)	5.000 + Other Bank Charges	+ 5% VAT	Total Charges + 5% VAT
		Failure (charge due to insufficient balance)	2 per failure	0.100	2.100
12.5	Mail Transfer		1.000	0.050	1.050
<b>13</b>	<b>Inward Telex Transfer</b>				
13.1	OMR Payment (VOSTRO)	Our Customer Fee	Nil	Nil	Nil
		Non Customer to Local Bank	5.000	0.250	5.250
		Non-Customer to Overseas Bank	OMR 10 + Other Bank Charges	+ 5% VAT	Total Charges + 5% VAT
		Amendment	15.000	0.750	15.750
		Cancellation	15.000	0.750	15.750
13.2	FCY Payment (NOSTRO)	Our Customer Fee	Nil	Nil	Nil
		Non Customer to Local Bank	5.000	0.250	5.250
		Non-Customer to Overseas Bank	OMR 10 + Other Bank Charges	+ 5% VAT	Total Charges + 5% VAT
		Amendment	15.000	0.750	15.750
		Cancellation	15.000	0.750	15.750

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<b>14</b>	<b>Collections</b>				
14.1	Cheques for collection	Local (ACH)	1.000	0.050	1.050
		Local (RTGS)	4.250	0.213	4.463
		Other GCC Countries	10.000	0.500	10.500
14.2	Vostro Cheque Payment	Our Customers Non Customers	5.000	0.25	5.25
14.3	Vostro Cheque Return Due to Insufficient Balance	Our Customers	15.000	0.750	15.750
14.4	Direct Debit Arrangements	Per Transaction	1.000	0.050	1.050
14.5	Finance Co. Cheque Collection	Per Transaction	As agreed.	+ 5% VAT	As agreed + 5 % VAT
<b>CORPORATE BANKING &amp; TRADE SERVICES</b>					
<b>15</b>	<b>CREDIT ADMINISTRATION</b>				
15.1	Creation or Renewal of Commercial Mortgage		100.000	5.000	105.000
15.2	Release of Legal Mortgage		50.000	2.500	52.500
15.3	Release of Joint Registration of Shares Or Vehicle.		Actual Expenses	+ 5% VAT	Total Charges + 5% VAT
15.4	Pledge of Shares Or Vehicle.		Actual Expenses	+ 5% VAT	Total Charges + 5% VAT
15.5	Facility Administration Charges		Commensurate with the type and size of the facility	+ 5% VAT	Total Charges + 5% VAT
<b>16</b>	<b>IMPORT LETTER OF CREDIT</b>				
16.1	LC Opening Charges.		0.375% per quarter Minimum OMR 30.000 per Quarter plus transmission charges.	+ 5% VAT	Total Charges + 5% VAT

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16.2	SWIFT Charges	Full	25.000	1.250	26.250
		Brief	12.000	0.600	12.600
		Postage	2.000	0.100	2.100
16.3	Courier	Gulf Countries	20.000	1.000	21.000
		Others	25.000	1.250	26.250
<b>17</b>	<b>ACCEPTANCE</b>				
17.1	Local/Dubai banks.	Commission. Monthly	2.50%	0.125%	2.625%
17.2	Other Countries	Commission Monthly	1.50%	0.075%	1.575%
17.3	Cancellation of unutilized L/C.	Commission & swift charges (if any)	10.000	0.500	10.500
17.4	Discrepant Documents Fee (payable by beneficiary)	Actual out of pocket Expenses. (swift cost, etc.)	USD 60.000	USD 3.000	USD 63.000
17.5	Revolving LC		Charges for each renewal as per Original.	+ 5% VAT	Total Charges + 5% VAT
<b>18</b>	<b>AMENDMENTS</b>				
18.1	Increase in amount.		0.375% per quarter Minimum OMR 30.000 per Quarter plus transmission charges.	0.019% per quarter Minimum OMR 1.500 per Quarter plus transmission charges.	0.394% per quarter Minimum OMR 31.500 per Quarter plus transmission charges.
18.2	Extension in Validity.		0.375% per quarter Minimum OMR 30.000 per Quarter plus transmission charges.	0.019% per quarter Minimum OMR 1.500 per Quarter plus transmission charges.	0.394% per quarter Minimum OMR 31.500 per Quarter plus transmission charges.
<b>19</b>	<b>EXPORT LETTER OF CREDIT - ADVISING L/C</b>				
19.1	Pre Advice	Commission.	10.000	0.500	10.500
19.2	Final Advice	Commission.	10.000	0.500	10.500
19.3	Advising Amendment	Commission.	8.000	0.400	8.400

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<b>20</b>	<b>EXPORT LETTER OF CREDIT – Adding Confirmation</b>				
20.1	Sight L/C	Commission.	1% min OMR 10.000 (whichever is higher)	+ 5% VAT	Bank Charges + 5% VAT
20.2	Usance L/C	Commission.	2% min OMR 10.000 (whichever is higher)	+ 5% VAT	Bank Charges + 5% VAT
20.3	Transferable L/C	Commission minimum + actual cost.	25.000	1.250	26.250
20.4	Acceptance (Other Banks)	Commission.	¼ % flat, min OMR 10.000 (whichever is higher)	+ 5% VAT	Bank Charges + 5% VAT
		Reimbursement Commission.	15.000	0.750	15.750
<b>21</b>	<b>COLLECTIONS - DOCUMENTARY BILLS</b>				
21.1	Inward / Outward	Sight	1/8 % flat, min OMR 10.000 (whichever is higher)	+ 5% VAT	Bank Charges + 5% VAT
21.2		Usance	¼ % flat, min OMR 10.000 (whichever is higher)	+ 5% VAT	Bank Charges + 5% VAT
21.3		Postage	2.000	0.100	2.100
21.4		Reminder	2.000	0.100	2.100
21.5	Courier	Gulf	15.000	0.750	15.750
21.6		Others	25.000	1.250	26.250
<b>22</b>	<b>GUARANTEES</b>				
22.1	Tender bonds (Bid Bonds).		0.375% plus transmission charges per quarter or OMR 10.000 (whichever is higher)	+ 5% VAT	Charge applied + 5% VAT
22.2	Performance Bonds.				

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22.3	Advance Payment Guarantee.		1.5% plus transmission charges per quarter or OMR 10.000 (whichever is higher)	+ 5% VAT	Charge applied + 5% VAT
22.4	Payment & Financial Guarantee.		2.4% plus transmission charges per annum or OMR 10.000 (whichever is higher)	+ 5% VAT	Charge applied + 5% VAT
22.5	Shipping Guarantees & Airway Bill Guarantees.	(For missing Bill of Lading & Airway Bills – Margin 100%)	10.000	0.500	10.500
22.6	Open Ended Guarantees.		On case to case basis	+ 5% VAT	As Agreed + 5% VAT
<b>23</b>	<b>GUARANTEES – AMENDMENT FEES</b>				
23.1	Increase in Amount (As per Guarantee Type)		1.5% to 2.5% p.a. plus transmission charges.	+ 5% VAT	Charge applied + 5% VAT
23.2	Extension in validity		0.375% plus transmission charges per quarter or OMR 10.000 (whichever is higher)	+ 5% VAT	Charge applied + 5% VAT
23.3	Other amendments/ additions		10.000	0.500	10.500
23.4	Settlement of Claims		10.000	0.500	10.500
<b>24</b>	<b>GUARANTEES – TRANSMISSION OF GUARANTEE TO OTHER BANKS</b>				
24.1	Air mail		2.000	0.100	2.100
24.2	Courier	Gulf	15.000	0.750	15.750
24.3		Other Countries	25.000	1.250	26.250

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24.4	SWIFT	Gulf	Minimum OMR 15.000	+ 5% VAT	Bank Charges + 5% VAT
24.5		Other Countries	Minimum OMR 20.000	+ 5% VAT	Bank Charges + 5% VAT
<b>25</b>	<b>CREDIT ADMINISTRATION</b>				
25.1	Processing Fee*				
25.2	Long-term facilities.		OMR 250.000 Minimum or 0.5 -1% of facility amount.	OMR 12.500 Minimum or 0.025 -0.050% of facility amount.	OMR 262.500 Minimum or 0.525 -1.050% of facility amount.
<b>26</b>	<b>WORKING FACILITIES</b>				
26.1	Fresh Facility for New Customers.		OMR 250.000 Minimum or 0.1% of facility amount.	OMR 12.500 Minimum or 0.005% of facility amount.	OMR 262.500 Minimum or 0.105% of facility amount.
26.2	Renewal & Enhancement for Existing Customers		0.05% of facility amount.	+ 5% VAT	Bank Charges + 5% VAT
26.3	Temporary Enhancement for Existing Working Capital Lines		OMR 50.000 Minimum or 0.10% of facility amount.	OMR 2.500 Minimum or 0.005% of facility amount.	OMR 52.500 Minimum or 0.105% of facility amount.
26.4	Additional Facilities for Existing Customers. 0.10% of facility amount.		0.100%	0.005%	0.105%
26.5	Documentation Fee.		250.000	12.500	262.500
26.6	Registration of Legal Mortgage.		OMR 25.000 + Actual Expense	+5% VAT	Total charges + 5% VAT
26.7	Creation or Renewal of Commercial Mortgage.		100.000	5.000	105.000
26.8	Release of Legal Mortgage.		50.000	2.500	52.500
26.9	Release of joint Registration/ lien of Vehicle or Share.		OMR 25.000 + Actual Expense	+5% VAT	Total charges + 5% VAT



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26.10	Pledge of Vehicle/ Shares.		OMR 25.000 + Actual Expense ***	+5% VAT	Total charges + 5% VAT
26.11	Facility Administration Charges.		On case to case basis	+ 5% VAT	As Agreed + 5% VAT
<b>***Fee/charges against credit assessment, correspondence, accounts maintenance, monitoring etc.</b>					
27	CORPORATE CARD				
27.1	Corporate Purchase Card	Annual Fee	Nil	Nil	Nil
		Monthly Ujrah Fee *:	Nil	Nil	Nil
		Card Replacement (Lost or Stolen)	5.000	0.250	5.250
		Duplicate Statement Fees	5.000	0.250	5.250
		Late Payment (Obligation To Donate)	1% p.a. on the overdue amount.	0.050% p.a. on the overdue amount.	1.050 % p.a. on the overdue amount.
		Minimum Amount 100% of Outstanding	100%	N/A	100%
		e-Statement Fee/SMS Alerts for Transactions	Nil	Nil	Nil
		Grace Period	Up to 52 Days	Nil	Up to 52 Days

**Notes:**

- Meethaq reserves the right to change the charges at any given time with prior notice to the customer.
  - In line with Oman Value Added Tax Law and the Executive Regulations effective from 16 April 2021, VAT at the rate of 5% will be levied on Bank Muscat fees and Bank charges specified above, whenever applicable as per the VAT Oman Law.
  - The above total amount as fees and charges are inclusive of VAT as per the Oman VAT Law.
  - In the event, the services provided to the customers residing outside Oman it may be subject to VAT at 0% (incase certain legislative requirements are met).
  - The VAT amount and total amount are rounded off to nearest three decimal points for representation and VAT amount represents 5% of amount charged.
  - N/A: Not Applicable
- \* According to Article 47 of Oman VAT Law, the financial services/ margin based charges are Exempt from VAT charges.



For information/queries:

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