

## Key Facts Statement (KFS) Fixed / long Term Deposits

	,	<i>— /</i>	Details			
Criteria	Omani and Expatriate above 18 years of age					
	Omani • Civil ID for Omani's					
Document Required	Expat	Passport     Visa Copy				
Product Features	<ul> <li>Flexible tenures and deposits from one year to five years</li> <li>Withdrawals possible before maturity (ie. partial or in full)</li> <li>Deposits can be made in two currencies: Omani Rials or in US Dollars</li> <li>Collateral: The deposit can be used as a security in order to avail other credit facilities</li> <li>Interest capitalization options: Interest earned can either be paid monthly, quarterly, bi- annually, or annually</li> <li>Important updates and Terms &amp; Conditions are available @ https://www.nbo.om/en/Pages/Personal-Banking/Products/Deposits/Long-Term-Deposits.aspx</li> </ul>					
OPENING & MAINTAINING THIS ACCOUNT (CONSUMER RISK)	Minimum deposit and tenor		OMR 5,000 Tenor: 1 week – 5 years	Account type	Interest bearing account	
	Statement of charges		NA	Interest amount	Based on rates available at the branch* *Subject to change on a bi-weekly / monthly basis	
	Penalt	y fee	1 % p.a.	Dormancy charge	Account with minimum balance of OMR 100 /-: Nil Account with balance less than OMR 100/- Half year OMR 1.050 per year and OMR 2.100 /-	
	Account clo	osure fee	More than one year old: Nil Within one year: OMR 3.150 /-			



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## **Disclaimers**

- 1. All Fees mentioned above & on Bank's website are inclusive of Value Added Tax (VAT). All Fees levied by the Bank and will be billed along with the Fee and charged in the monthly Statement of Accounts (SOA).
- 2. For details fees and charges please refer to www.nbo.om
- 3. Fees & Interest rates mentioned above are as of the date above. Kindly visit www.nbo.om for the list of updated charges.
- 4. Bank reserves the right to revise the Fees & Interest Charges at any time by providing sixty (60) days prior written notice to the customer's registered contact details

## **Key Terms**

**Payment:** All purchase, cash transitions and fees/interest charges posted by the Bank shall appear on the monthly 'Statement of Account' (SOA) and shall be sent physically or electronically to cardholder's registered contact details.

**Lost, Stolen CARD and Unauthorized Transactions:** If your card is lost or stolen, block the card using the Bank's mobile banking application or internet banking. Alternatively, you can also contact our 24X7 customer service at 24770000 to block and request for a replacement card.

By signing the KFS, I hereby agree that I have read and understood the account features, benefits, and applicable charges. Lost, Stolen Card and Unauthorized Transactions:

Name of Consumer	Consumer Account #	Branch Name	Branch Staff Name
Date & Signature of Consumer		Date & Signature of Staff	