

Key Facts Statement (KFS)

Corporate Classic Credit Card

Details		
Criteria	Type of customer	Corporate
	Minimum limit	0
	Maximum limit	150k
Document Required	- Application Form	
Product Features	<ul style="list-style-type: none"> • Card Acceptance Worldwide. • View card transaction and details on (CIB) Corporate Internet Banking. • Credit card payment through CIB. • Receiving SMS alert and OTP for dedicated mobile number. • Activating /Blocking the Credit Card through Call Center. • Merchant restriction on Card level. • Pre-define limit on the card. 	
Credit Card Fees & Charges	Annual fee (Primary)	10.500
	Interest Rate	20%, 1.66% per month
	Card Replacement Fee including VAT 5%	OMR 10.500
	Cash advance Fee including VAT 5%	3.15% of the amount withdrawn or OMR 2.625 whichever is higher
	Over limit Fee	OMR 5.250 per instance
	Overdue fee including VAT 5%	OMR 5.250 per month
	Late Payment Fee including VAT 5%	OMR 5.25 per month
	Cash withdrawal limit	100%
	ATM Balance inquiry	OMR 1.050
	Foreign transaction fee (applies to all transaction made in currencies other than OMR	2.75%
	Duplicate of statement over 3 months	OMR 1.050
	Charge Back Fee	OMR 10.5

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Disclaimers

1. All Fees mentioned above are mentioned on Bank's website www.nbo.om (Download Centre – Schedule of Charges) and are inclusive of Value Added Tax (VAT). A VAT of 5% shall be applicable on all Fees levied by the Bank and will be billed along with the Fee and charged in the monthly Statement of Cards.
2. The banks Consumer Rights and Responsibility Charter and the General Terms and Conditions are published on the Bank's website www.nbo.om
3. The Bank reserves the right to cancel the card and recover any fees/ charges from the customer's funding account if the credit card was issued and not used for purchase/payment transaction within 90 days

Key Terms

1. **Margin Period Hold:** 10% of the Card limit will be blocked for 35 days from the date of cancelling the card then it will be refund to the funding account.
2. **Card Limit:** Maximum allowed amount for each Cardholder as agreed by the bank.
3. **Available Limit:** The remaining available credit amount
4. **Minimum Due:** Minimum amount required to be paid before the payment due date.
5. **Billing Cycle:** The number of days between the last statement date and the current statement days
6. **Due Date:** The payment day for the minimum due amount of the statement issued that month.
7. **Interest Rate:** The paid cost for borrowing money and this will apply in case the outstanding is not fully paid on due date.
8. **Late Payment:** Fee that will apply in case you have missed the payment in due date.
9. **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 call center at 24770000 to block and request for a replacement card.

More details on terms and condition please visit www.nbo.om

By signing the KFS, I hereby agree that I have read and understood the account features, benefits, and applicable charges.

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