

Key Facts Statement (KFS)

Small & Medium Enterprises (SME)

Details		
Criteria	1. Sole Proprietorship 2. Partnerships 3. Limited Liabilities Company	
Document Required	1. Commercial Registration 2. Oman Chamber of Commerce and Industry 3. Owners ID 4. Shareholder or Partnership resolution 5. Constitutive Contract	
Product Features	<ul style="list-style-type: none"> • Different currencies (OMR, USD, EUR, AED, SAR, QAR; GBP) • Prepaid / Debit / Credit Cards • Funded / Non-funded Facilities • CHQ book facilities • Cash Management Services • Corporate Internet Banking (CIB) / WPS / B2B • POS 	
Opening and Maintaining This Account (Consumer Risk)	Important: Terms and conditions apply are also available @ www.nbo.om	
	Minimum Balance to Open	200 OMR and equivalent in USD
	Minimum Deposit to maintain the account	200 OMR and equivalent in USD
	Account closure fee (within 1 year)	OMR 3 (or equivalent in USD) for cancellation of scheme

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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 exclusive 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 Accounts (SOA).
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 full-unrestricted rights to modify the terms offered on the Recurring Deposit Account and revise the rates applied on charges at any time at any time by giving a written notice to the customers registered contact details with prior sixty (60) days of effecting such changes wherever applicable.
4. The Bank reserves the right to decline any customer application at its sole discretion.

Key Terms

Payment: All purchase, cash transitions and 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.

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

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