

Key Facts Statement (KFS)

Sadara Priority Banking

| Details | | | | | |
|-------------------|--|--|--|---|--|
| Criteria | <ul style="list-style-type: none"> Sadara Deposit: Clients with deposit balance of RO 30,000 (or equivalent in any other currency) and above, maintained with NBO. Sadara Salary: Clients with monthly salary of RO 3,000 and above assigned to NBO. Sadara Wealth: Clients with investment portfolio of RO 30,000 (or equivalent in any other currency) and above or Systematic Investment Plan of RO 700 and above, maintained with NBO. Sadara VIP: Clients with defined status; high net-worth individuals, royal family members, high-ranking officials, etc. (Based on Invitation). Sadara Loan: Clients with total loan amount of RO 200,000 and above. | | | | |
| Document Required | <ol style="list-style-type: none"> 1. Filled out and signed account opening form (if new to bank customer) 2. Filled out and signed upgrade form (if new to bank customer and if existing customer) 3. Civil ID for Omani's / Passport Copy & Resident Card for Expatriates 4. Utility Bill (for Proof of Address) | | | | |
| Segment Features | <ul style="list-style-type: none"> Discounted fees on banking transactions Exclusive rates on deposits, loans and foreign exchange Personalized customer service, a dedicated relationship manager and wealth advisor Waiver of annual fees on credit cards (Terms & Conditions apply) Dedicated Sadara Centers located across Oman and queue-skipping when calling the call center 3000 reward points for upgrading account to Sadara | | | | |
| Consumer Risk | Important: Terms and conditions apply and are available @ www.nbo.om | | | | |
| | Minimum Balance to Upgrade to Sadara by Deposit | Minimum Balance to Upgrade to Sadara by Salary | Minimum Balance to Upgrade to Sadara by Wealth | Minimum Balance to Upgrade to Sadara Loan | Minimum Balance to Upgrade to Sadara VIP |
| | Clients with deposit balance of RO 30,000 (or equivalent in any other currency) and | Clients with monthly salary of RO 3,000 and above assigned to NBO. | Clients with investment portfolio of RO 30,000 (or equivalent in any other currency. | Clients with total loan amount of RO 200,000 or above | Clients with defined status; high net-worth individuals, |

Key Facts Statement (KFS)

Sadara Priority Banking

| | | | | | |
|-------------------------------|--|---|--|--|--|
| | above, maintained with NBO. | | Investment Plan of RO 700 and above, maintained with NBO | | royal family members, high-ranking officials, etc. |
| | Account closure fee | No fees applicable for closing or downgrading the account | | | |
| | Charges for not maintaining the minimum requirements: <ul style="list-style-type: none">RO 10.500 will be charged at the end of every month for Sadara Deposit customers that do not maintain an average balance of RO 30,000 by the end of the monthRO 10.500 will be charged at the end of every month for Sadara Salary customers that do not credit their salaries of RO 3,000 or above by the end of every monthRO 10.500 charge will not be applicable for Sadara Wealth ClientsRO 10.500 charge will not be applicable for Sadara VIP customersRO 10.500 charge will not be applicable for Sadara Loan customers | | | | |
| Daily Withdrawal/ Usage Limit | POS Limits and Cash Withdrawal through ATM limits can be increased/decreased through the NBO Mobile Banking Application | | | | |
| Debit Card | Card Issuance Fee | | Free for New Customers and Expired Cards | | |
| | Card Replacement Fee | | Free | | |
| | Local Transfer Fee (Up to RO 20,000) | | OMR 1 (VAT applicable) | | |
| | Local Transfer Fee (more than OMR 20,000) | | OMR 2 (VAT applicable) | | |
| | Foreign Currency Transaction Fee | | OMR 2.500 (VAT applicable) | | |

Disclaimers

- Please also refer to bank fees and charges are available on Bank's website www.nbo.om (Download Centre –

Key Facts Statement (KFS)

Sadara Priority Banking

Schedule of Charges) and are inclusive of Value Added Tax (VAT of 5%)

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. Any interest rate change in future shall be communicated prior sixty (60) days of effecting.

Key Terms

Debt burden ratio (DBR): the total of all monthly repayments made by the customer (within and outside NBO) divided by the net salary

Loan to value (LTV): Cost of property as mentioned in valuation report against the loan value

Market Value: The valuation of the properties needs to be done by the Bank's approved valuations companies

Income: Average of last 3 months' (after excluding the one-time payment or deduction)

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 | |
| | | | |