

# Key Facts Statement (KFS)

## Current Account

Details				
Criteria	Omani and Expatriate above 18 years of age			
Document Required	<b>Omani</b>	<ul style="list-style-type: none"> <li>Civil ID for Omani's</li> <li>Utility Bill (for Proof of Address)</li> </ul>		
	<b>Expat</b>	<ul style="list-style-type: none"> <li>Passport</li> <li>ID Card</li> <li>Visa Copy</li> <li>Utility Bill (for Proof of Address)</li> </ul>		
Product Features	<ul style="list-style-type: none"> <li>Foreign currency accounts (major currencies: Omani Rial, UAE Dirham, US Dollar, Pound Sterling, Euro)</li> <li>No transaction limit on withdrawals per day at any of our branches.</li> <li>Current Account Debit Card gives customers access to 450,000 Electron ATMS around the world and 1,500 approved merchants globally</li> <li>Personalized cheque book with leaves from 25, 50, and 100 leaves</li> <li>Monthly account statements available at the branch or via NBO app</li> </ul>			
	<p><b>Important updates and Terms &amp; Conditions are available</b></p> <p><a href="https://www.nbo.om/en/Pages/Personal-Banking/Products/Accounts/Current-Account.aspx">https://www.nbo.om/en/Pages/Personal-Banking/Products/Accounts/Current-Account.aspx</a></p>			
OPENING & MAINTAINING THIS ACCOUNT (CONSUMER RISK)	<b>Minimum balance</b>	200 OMR	<b>Minimum balance fee</b>	OMR. 0.525
	<b>Account closure fee</b>	<ul style="list-style-type: none"> <li>More than one-year-old free</li> <li>Within one year OMR.3.150</li> </ul>		
Daily Cash Deposit Limits via ATMs	OMR 4,000	*Through request the amounts may be increased or reduced as per requirement.		
Daily Cash Withdrawal / Usage Limits	<b>NBO ATM</b>	<b>Non-NBO ATM</b>	<b>Debit Card Usage Limit</b>	
Mass	OMR 2,000	OMR 5,000 per transaction	OMR 1,000	
Privilege Account	OMR 2,000	OMR 5,000 per transaction	OMR 2,000	
Priority Account	OMR 3,000	OMR 5,000 per transaction	OMR 5,000	
Private Account	OMR 5,000	OMR 5,000 per transaction	OMR 10,000	
Saving Account Fees /	<b>Card Issuance Fee</b>		OMR 1.050	

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Charges	<b>Card Replacement Fee</b>		OMR 2.100	
	<b>Copy of Sales Slip</b>		OMR 2.100	
	<b>Foreign Currency Transaction Fee (in other currencies)</b>		OMR 1.050	
	<b>Foreign Currency Transaction Fee (in OMR)</b>		OMR 10.500	
Debit Card fees		<b>Oman Net</b>	<b>GCC Net</b>	<b>MasterCard Network</b>
	<b>Cash withdrawal</b>	OMR 0.105 /-	OMR 0.840 /-	OMR 1.575 /-
	<b>Balance enquiry</b>	OMR 0.053/-	OMR 0.315/-	OMR 0.525/-
	<b>Mini statement</b>	OMR 0.053 /-	NA	NA
Remittance		<b>Online / Mobile Banking</b>	<b>Branches</b>	
	<b>Fund transfer Within Account</b>	Instant - Free		Instant - Free
	<b>Fund transfer Local</b>	Limit: OMR 1 – 500: Fee OMR 0.210	Limit: OMR 1 – 500: Fee OMR 0.210	
		OMR 500 to 10000: Fee OMR 1.500	OMR 500 to 10000: Fee OMR 1.500	
<b>Fund Transfer – International (India, Pakistan, Indonesia, Philippines, UAE, Egypt, Sri Lanka)</b>	Instant – OMR 1.050		Instant – OMR 1.050	

## Disclaimers

- 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).
- For details fees and charges please refer to [www.nbo.om](http://www.nbo.om)
- Fees & Interest rates mentioned above are as of the date above. Kindly visit [www.nbo.om](http://www.nbo.om) for the list of updated charges.
- 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

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## Key Terms

**Payment:** All purchase, cash transactions 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	