

# Key Facts Statement (KFS)

## Elite Savings 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></li> </ul>		
	<b>Expat</b>	<ul style="list-style-type: none"> <li>Passport</li> <li>ID Card</li> <li>Visa Copy</li> </ul>		
Product Features	<ul style="list-style-type: none"> <li>Interest bearing account on daily balance and interest credited</li> <li>No minimum balance charges on the account</li> <li>12 leaves cheque book will be issued to the customer</li> <li>No penalty on withdrawal of deposits</li> <li>Free monthly account statement</li> </ul>			
	<p><b>Important updates and Terms &amp; Conditions are available @</b>  <a href="https://www.nbo.om/en/Pages/Personal-Banking/Products/Accounts/Savings-Accounts.aspx">https://www.nbo.om/en/Pages/Personal-Banking/Products/Accounts/Savings-Accounts.aspx</a>  <a href="https://www.nbo.om/en/Pages/Personal-Banking/Products/Accounts/Mazaya-Elite-Savings-Account.aspx">https://www.nbo.om/en/Pages/Personal-Banking/Products/Accounts/Mazaya-Elite-Savings-Account.aspx</a></p>			
OPENING & MAINTAINING THIS ACCOUNT (CONSUMER RISK)	<b>Privilege Elite Account – Eligibility (Mazaya)</b>	Salary: OMR 1000 – 2,999  Deposit: OMR 10,000 – OMR 29,999	<b>Account type</b>	Interest bearing account
	<b>Priority Elite Account – Eligibility (Sadara)</b>	Salary: OMR 3,000 and above  Deposit: OMR 30,000 and above	<b>Interest amount</b>	Based on card rates available at the branch*  *Subject to change on a bi-weekly / monthly basis
	<b>Statement of charges</b>	NA	<b>Dormancy charge</b>	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 /-
	<b>Account closure fee</b>	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](http://www.nbo.om)
3. 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.
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 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	