

# Key Facts Statement (KFS)

## 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>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> </ul>		
Product Features	<ul style="list-style-type: none"> <li>Two types of account: non-interest and interest bearing accounts</li> <li>No transaction limit on withdrawals per day at any of our branches.</li> <li>Funds accessed from any OmanNet ATM or from over 900,000 ATMs globally and shop online at our approved merchants globally</li> <li>Monthly account statements available at the branch or via mobile banking application</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></p>			
OPENING & MAINTAINING THIS ACCOUNT (CONSUMER RISK)	<b>Initial opening balance</b>	5 OMR	Account type	Non-interest and interest bearing accounts
	<b>Minimum average monthly balance</b>	100 OMR Less than OMR 100 charge of OMR 0.525 /-	Interest amount	Mass and Privilege: 0.5 % pa Premier and Private: 1 % pa
	<b>Statement of charges</b>	Half yearly statement: Free Monthly statement: OMR 5.525 /- Weekly statement: OMR 21.000 /- Daily statement: OMR 52.5 /-	Dormancy charge	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 /-		
Daily Cash Deposit Limits via ATMs	**	*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	
Premier 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 / Charges	<b>Card Issuance Fee</b>		OMR 1.050	
	<b>Supplementary card free</b>		OMR 2.100	
	<b>Replacement Card fee</b>		OMR 2.100	
	<b>Chargeback fee</b>		OMR 10.500	
	<b>Annual fee</b>		OMR 1.050	
		<b>Oman Net</b>	<b>GCC Net</b>	<b>MasterCard Network</b>

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Debit Card fees	Cash withdrawal	OMR 0.105 /-	OMR 0.840 /-	OMR 1.575 /-
	Balance enquiry	OMR 0.053/-	OMR 0.315/-	OMR 0.525/-
	Mini statement	OMR 0.053 /-	NA	NA
Remittance	<b>Online / Mobile Banking</b>			
	Fund transfer Within Account	Instant - Free		
	Fund transfer Local	OMR 1.050		
	Wallet fees	BZ.0.105		
	Fund Transfer – International (India, Pakistan, Indonesia, Philippines, UAE, Egypt, Sri Lanka)	Instant – OMR 1.575		
	Non – instant Fund Transfer Non-correspondent bank (Charge incurred by remitter)	OMR 11.950		

### 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

### 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	