

Key Facts Statement (KFS)

Super Saver Account

Details				
Criteria	Omani and Expatriate above 18 years of age			
Document Required	Omani	<ul style="list-style-type: none"> Civil ID for Omani's 		
	Expat	<ul style="list-style-type: none"> Passport ID Card Visa Copy 		
Product Features	<ul style="list-style-type: none"> Interest rate will be credited monthly to the accountholder A minimum average monthly balance of OMR 100 must be maintained In case of any withdrawal during the month, either from the branch counter, ATM or POS machines, the customer will not be eligible for any interest payment on the balance for that month 			
	<p>Important updates and Terms & Conditions are available @ https://www.nbo.om/en/Pages/Personal-Banking/Products/Accounts/Super-Saver-Account.aspx</p>			
OPENING & MAINTAINING THIS ACCOUNT (CONSUMER RISK)	Minimum Balance to Open	OMR 100	Interest Paid on Account	Interest bearing account
	Minimum Deposit to maintain the account	OMR 100	Interest amount This rate is subject to change at any time	0.5 % pa. accrued on daily balanced and credited to the account monthly
	As per customer request (limits can be set via the NBO Mobile Banking Application or at your nearest branch)			

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Disclaimers

1. The Bank reserves the right to amend interest rates at its sole discretion and will notify the customer in writing one (1) month prior to the implementation of any rate change. Such notifications will be published in leading local newspapers.
2. The Bank has the right to offset any balances in any of the customer's account(s) against any liabilities of the customer to the Bank whether such liabilities are contingent, primary, collateral, joint or several.
3. The above special terms and conditions governing Super Saver Account are in addition to the general terms and conditions governing Savings Accounts as specified in the account opening form.
4. All Fees mentioned above or 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).
5. For details fees and charges please refer to www.nbo.om
6. Fees & Interest rates mentioned above are as of the date above. Kindly visit www.nbo.om for the list of updated charges.

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	