

Key Facts Statement (KFS)

Badeel Prepaid Card- General

Details			
Criteria	Eligibility	Omani, GCC countries and expatriate with a valid national / resident ID	
	Customer Type	NBO and Non – NBO Customers	
	Minimum Age	18 years old	
	Number of allowed cards	Main	Supplementary
		1	5
	Top-up Mode	NBO Cardholder	Non-NBO Cardholder
<ul style="list-style-type: none">Account transferPOS transaction through self-service kiosk		<ul style="list-style-type: none">Online through Badeel Prepaid App with Local Banks Debit CardsPOS transaction through self-service kiosk	
Document Required	NBO Customers	Non NBO Customers	
	<ul style="list-style-type: none">Civil ID for Omani’s / Non-Omani	<ul style="list-style-type: none">Civil ID for Omani’s / Non Omani	
How To Apply	<ul style="list-style-type: none">NBO Mobile BankingSelf Service KioskBranch	<ul style="list-style-type: none">Badeel Prepaid Application.Self Service Kiosk	
Product Features	<ul style="list-style-type: none">Up to 5 Supplementary CardsSeparate Balance on each CardVisa OfferNBO Offers & DiscountSeparate mobile number for each card		
Badeel Prepaid Card - General Fees & Charges	Joining Fee		OMR 5.250
	Supplementary Card Fee		OMR 1.050
	Card Replacement Fee		OMR 2.100
	Card Annual / Renewal Fee		OMR 2.100
	Cash Withdrawal – NBO ATMS		Free
	Cash Withdrawal – GCC Network		OMR 0.840
	Cash Withdrawal – International ATMS		OMR 1.575
	Cash Withdrawal – Non NBO ATMs in Oman		Not Accepted
	Card Load / Top up Fee		0.105% of Top up Amount
	Cross Currency Mark up		2.750% of Transaction Value where transaction currency is other than OMR
	Non - Renewal Charges After Card Expiry		OMR 1.050
	Charge Back Fee		OMR 10.500

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	Minimum Withdrawal Amount	OMR 10/-
	Minimum Load Amount	OMR 5/-
	Maximum Balance per Card	OMR 1000
	Balance inquiry international	OMR 1.050
	Balance inquiry fee Oman Net	Not Accepted
	Balance inquiry fee Oman Net GCC	OMR 0.315
	Card to card fee	OMR 0.105%
	Card to account fee (for non-NBO customers)	OMR 1.050
	Courier fee	OMR 2.625 (only applicable for non NBO customers)

Disclaimers

1. All Fees mentioned above are mentioned on Bank's website www.nbo.om (Download Centre – Schedule of Charges) and are inclusive of Value Added Tax (VAT). A VAT of 5% shall be applicable on all Fees levied by the Bank and will be billed along with the Fee and charged in the monthly Statement of Cards.
2. The banks Consumer Rights and Responsibility Charter and the General Terms and Conditions are published on the Bank's website www.nbo.om

Key Terms

1. **Activate, Activated and Activation** refers to the activation of the Card to enable you to use the Card. The Card can be activated through NBO mobile application.
2. **Reload Fee:** Is applied In order to use the Card to make purchases or to withdraw cash, Funds need to be loaded onto the Prepaid Card.
3. **Maintenance Fee:** Amount of OMR 1.050/- to be debited monthly from the expired and not renewed prepaid card if there is available amount more than OMR 1/-.
4. **Negative Balance:** means any debit balance that results when there are insufficient Funds on your Card and a transaction is processed and or settled.
5. **Account -** means an Account maintained at any Bank in Oman by the Cardholder; from which the Cardholder authorizes payment to be made against all charges incurred through the use of the Card.
6. **Agreement -** means the Agreement between the Bank and the Cardholder constituted by these terms and

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conditions and which may be changed from time to time by the Bank or by law.

7. **Mobile App** - NBO / Badeel Prepaid mobile application which gives you access to information about Prepaid Card using the Security Details.
8. **Negative Balance** - means any debit balance that results when there are insufficient Funds on your Card and a transaction is processed and cleared.

The bank has the right to announce the winners of any campaign it launches in the means which the bank finds to be appropriate, thus the bank will inform the winners through communication channels which the bank finds to be appropriate.

You may close your Card at any time through NBO Mobile App or by visiting any one of the Bank Branches and the Card will subsequently be closed. Please refer Fee & Limits on www.nbo.om/prepaid for list of applicable charges.

By signing the KFS, I hereby agree that I have read and understood the account features, benefits, and applicable charges.

Name of Consumer	Consumer CIF#	Branch Name	Branch Staff Name
Date & Signature of Consumer		Date & Signature of Staff	