

Key Facts Statement (KFS)

Credit Card – Infinite

Details							
Criteria	Minimum Age		18 (Omani)		18 (Expat)		
	Maximum Age		70 (Omani)		60 (Expat)		
	Minimum Salary		2000 OMR				
	Deposit		4500 OMR				
	Minimum limit		4,000 OMR				
	Maximum limit		35K OMR				
Document Required		Against Salary		Against Deposit		Retired Customer	
	For All	<ul style="list-style-type: none">• Application form• Salary certificate Salary assignment letter (issued last 2 month)		<ul style="list-style-type: none">• Application form• Lien Deposit form		<ul style="list-style-type: none">• 2 times salary• Application form• Salary assignment letter (issued last 2 month) for expatriate EOSB should be mention and it should cover the Card limit	
	Omani	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">• Airport lounge Access• Rewards Program• Multiple Travel Insurance• Medical & Travel Assistance• Easy Payment Plan• Credit Shield						
	NBO Merchant Offers		www.nbo.om/en/Pages/Offers/Home.aspx?csrt=3793102019857238006				
	NBO Visa Offers		Download (Xperience) APP				
Credit Card Fees & Charges	Annual Fee			OMR 94.5			
	Interest Rate against salary			1.5% per month			
	Interest Rate against Deposit			1.66% per month			
	Supplementary Annual Fee			OMR 63			
	Card Replacement Fee			OMR 10.500 OMR 5.250 for the Sadara segment)			
	Cash Advance Fee			3.15% of the amount withdrawn or OMR 3.675 whichever is higher			
	Credit Shield			First 3 months are fee. 0.59 % starting from 4 months Mandatory at the age of 60			
	ATM Balance inquiry			OMR 1.050			
	Late Payment Fee (No Payment)			OMR 5.250 per month			
	Overdue Fee (Partial Payment)			OMR 5.250 per month			
Over limit Fee			OMR 5.250 per instance				

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	Temporary Limit Enhancement (Bonus)	OMR 10.5
	Foreign Transaction Fee (Applies to all transaction made in currencies other than OMR)	2.75%(2.5% for Sadara Priority Banking & Private Banking)
	EPP on Mobile for 6 month /12 month	5.25% / 7.35%
	EPP Cancellation	1.05 % of the amount
	Charge Back Fee	OMR 10.5
	Duplicate of statement over 3 months	OMR 0.525

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. Credit Shield is an optional insurance program designed to protect you from the liability of paying the outstanding amount on your Credit card in the event of Critical illness.
2. Easy Payment Plan allowing the members to make large transactions on cards with option to pay back in equal monthly installments 6 or 12 months with 0% interest.
3. Flexible Payment Plan where card outstanding can be paid as little as 5% of the amount due every month, or part of the balance, or the entire amount.
4. Free Annual Fee depends to the total spend over the year , 100% of annual fee will be waived if the total spend more than 3600 OMR and above .
5. Margin Period Hold: 10% of the Card limit will be blocked for 35 days from the date of cancelling the card then it will be refund to the funding account.
6. Card Limit –maximum allowed amount for each Cardholder as agreed by the bank
7. Available Limit: remain available credit amount left
8. Minimum Due: minimum amount required to be paid before the payment due date
9. Billing Cycle: the number of days between the last statement date and the current statement days. The bank defined 3 billing cycle.
10. Due Date : the day of paying the minimum due amount of the statement issued that month
11. Interest Rate: it's the paid cost for borrowing money and this will apply increase the outstanding is not fully paid on due date.
12. Late Payment: Fee that will apply in case you have missed the payment in due date
13. 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 call center at 24770000 to block and request for a replacement card.

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More details on terms and condition please visit www.nbo.om

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	