

# Key Facts Statement (KFS)

*Small & Medium Enterprises (SME)*

## Details

Criteria	<ol style="list-style-type: none"> <li>1. Sole Proprietorship</li> <li>2. Partnerships</li> <li>3. Limited Liabilities Company</li> </ol>	
Document Required	<ol style="list-style-type: none"> <li>1. Commercial Registration</li> <li>2. Oman Chamber of Commerce and Industry</li> <li>3. Owners ID</li> <li>4. Shareholder or Partnership resolution</li> <li>5. Constitutive Contract</li> </ol>	
Product Features	<ul style="list-style-type: none"> <li>• Different currencies ( OMR, USD, EUR, AED, SAR, QAR; GBP)</li> <li>• Prepaid / Debit / Credit Cards</li> <li>• Funded / Non-funded Facilities</li> <li>• CHQ book facilities</li> <li>• Cash Management Services</li> <li>• Corporate Internet Banking (CIB) / WPS / B2B</li> <li>• POS</li> </ul>	
Opening and Maintaining This Account (Consumer Risk)	<b>Important:</b> Terms and conditions apply are also available @ <a href="http://www.nbo.om">www.nbo.om</a>	
	<b>Minimum Balance to Open</b>	200 OMR and equivalent in USD
	<b>Minimum Deposit to maintain the account</b>	200 OMR and equivalent in USD
	<b>Account closure fee (within 1 year)</b>	OMR 3 (or equivalent in USD) for cancellation of scheme

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## Disclaimers

1. All Fees mentioned above are mentioned on Bank's website [www.nbo.om](http://www.nbo.om) (Download Centre – Schedule of Charges) and are exclusive 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 Accounts (SOA).
2. The banks Consumer Rights and Responsibility Charter and the General Terms and Conditions are published on the Bank's website [www.nbo.om](http://www.nbo.om)
3. The Bank reserves full-unrestricted rights to modify the terms offered on the Recurring Deposit Account and revise the rates applied on charges at any time at any time by giving a written notice to the customers registered contact details with prior sixty (60) days of effecting such changes wherever applicable.
4. The Bank reserves the right to decline any customer application at its sole discretion.

## Key Terms

**Payment:** All purchase, cash transactions and 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.

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

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