



Debit Cards
Service Directory

Your NBO Debit Card Benefits

Worldwide Acceptance

Your NBO Debit Card is accepted at over 18 million establishments worldwide. Hotels, airlines, car rentals, restaurants, gas stations, hospitals, departmental stores and other establishments.

Cash Access. Anytime.

Your NBO Debit Card entitles you to withdraw emergency cash up to 100% of your Debit line from over 600,000 ATMs worldwide. The NBO Debit Card will be encoded with a secret PIN (Personal Identification Number) which is automatically generated and is known only to you.

Customer Service

If you need any assistance, just dial the NBO Call centre within Oman on 2477 0000 or (00968) 2477 0000 from outside of Oman.

Fax: (00968) 2477 8585, E-mail: ask@nbo.co.om

Card services: National Bank of Oman (SAOG),

P.O. Box 751, Postal Code 112, Ruwi, Sultanate of Oman.

Frequently Asked Questions

Q. Where can I use my NBO Debit Card?

A. Your NBO Card can be used anywhere in Oman and worldwide, for purchase of goods and services, in all shops and establishments that display your Card logo. These include hotels, restaurants, travel agents and much more.

Q. Is there any charge for using my Debit Card at merchant establishments?

A. No, there is no charge for using your NBO Card at merchant establishments. Merchants cannot ask you to pay more than the bill amount for using your Card.

Q. Can I withdraw cash on my NBO Card?

A. Yes, you can withdraw cash from all ATMs that display your Card logo.

Q. Is there any fee for withdrawing cash?

A. Yes, every time you withdraw cash from ATM machines of other banks, a cash advance of 100 baisa will be charged to your account. It is free of charge on NBO ATM machines. For the Youth product, the 100 baisa fee is charged on the 4th transaction.

Terms and Conditions

The issuance and use of National Bank of Oman (SAOG) MasterCard/Visa shall be governed by and subject to the following:

Definitions:

- a. Account - means an Account maintained at any Bank in Oman by the Cardholder; from which the Cardholder authorises payment to be made against all charges incurred through the use of the Card.
- b. Agreement - means the Agreement between the Bank and the Cardholder constituted by these terms and conditions and which may be changed from time to time by the Bank or by law.
- c. Bank - means National Bank of Oman (SAOG); whose registered place of business is P.O. Box 751, Ruwi 112, Muscat, Sultanate of Oman.
- d. Card - means the Plastic Card issued under this Agreement, bearing the name of the Cardholder and the marks of Visa International or MasterCard International with whom the Bank is properly licensed and whose rules and regulations the Cardholder agrees to comply with, and which is used for charges to the Card Account within the valid dates shown on the Card.
- e. Cardholder - means a person over 18 years of age who is either the principal Cardholder who opens the Card Account.
- f. PIN - means a unique computer generated 4 digit code issued confidentially to the Cardholder in a security envelope which when used in conjunction with the Card at a designated, Visa or MasterCard ATM allows the Cardholder to obtain Cash Advance.
- g. VAT - means value added tax as provided for under the Oman applicable VAT laws as amended from time to time

1) Applicability of the Terms and Conditions

All facilities made available by the Bank to any person in respect of any Card or Card Account, are subject to the terms and conditions, in confirmation of which the applicant/Card member has signed the NBO Card application form or by placing his/her signature on the Card in confirmation of his/her intent to use the same or on use of the Card.

2) Verification

The applicant/Card Member hereby authorises the Bank to contact the applicant/Card Member's employer or any other person to obtain any further information that be required.

3) The Card

- a) The Card is the property of the Bank and must be surrendered to the Bank upon demand.
- b) The issue and use of the Card shall, in addition to the

terms and conditions, be subject to the regulatory directives applicable from time to time.

- c) The Card Member shall under no circumstances whatsoever allow the Card to be used by any other individual and should sign on the back of the Card immediately on receipt and shall ensure its safe custody.
- d) The Bank also reserves the right to decline any request for upgrading of the Card or renewing the Card at its sole discretion, without being obliged to assign any reason for its refusal whatsoever.
- e) If the Card Member, for any reason whatsoever, wants to stop using the Card or wants to cancel the Card, he/she shall be solely responsible for invalidating the Card by destroying the same under intimation to the Bank. In the event charges are incurred on the Card after the Card Member claims to have destroyed the Card, the Card Member shall be entirely liable for the charges incurred on the Card whether or not the same are the result of the misuse and whether or not the Bank has been intimated of the destruction of the Card.
- f) On request from the Account Holder, the Bank may at its own discretion, issue additional Cards and PINs for use by the person/s nominated by the Account Holder subject to the terms and conditions.

4) Use of the Card

- a) The Card must be signed by the Cardholder immediately upon receipt and may only be used by the designated Cardholder whose name appears on the face of the Card; subject to the terms of this Agreement current at the time of use; within the Card Limit as advised to the Cardholder by the Bank from time to time during the validity period embossed on the Card.
- b) Subject to the right of the Bank, in its absolute discretion and without prior notice, the Bank may withdraw the right to use the Card temporarily or permanently, or refuse any request for authorisation of any particular Card charges.
- c) The Bank may take into Account in calculating the funds available, any outstanding Card charges and any funds which the Bank in its discretion may deem to have been debited or debited to the Card Account.
- d) The Bank will not guarantee goods or service purchased on the Card or entertain disputes between the Cardholders and Insurance company or any third party for the matter.
- e) The Card may be used (i) only within the limit available on account, and (ii) within the validity period embossed on the Card.

- f) The Card member's right to use the Card shall determine forthwith in the event of termination pursuant to Clause 15 herein below, or in the event of loss or theft of the Card.
- g) The Card member hereby requests that renewal and/or replacement Cards be issued to each Card member until such time the Bank is notified by the Account Holder otherwise.
- h) The Card member accepts full responsibility for wrongful use of the Card in contravention of the terms and conditions and undertakes and agrees to indemnify the Bank against any loss, damage, interest, conversion or any other financial charge that the Bank may incur and/or suffer in the Card member committing violation of the terms and conditions.
- i) The minimum and maximum amount that can be accessed in a single/multiple charges on the Card will be decided by the Bank at its sole discretion. The number of transactions permissible in a period of time, will be as decided by the Bank at its sole discretion.
- j) The Bank reserves unto itself, the absolute discretion and liberty to decline or honor any authorisation requests on the Card without assigning any reason.
- k) The Bank reserves the right, in its absolute discretion and without prior notice, at any time to withdraw the Card Member's right to use the Card and reserves the right to communicate such withdrawal of the right to use the Card or refusal for authorisation to any person.

5) Charges

- a) Charges comprise each of the following:
 - (A) Voluntary charges comprises of any charges payable by the Card member to the Bank from time to time including without limitation (i) the amount of any purchase of goods and/or services made by a transaction instructions, (ii) the amount of any Cash Advance provided pursuant to a transaction instruction, (iii) any other amount chargeable to the Card Account by virtue of a transaction instruction, (iv) any amount which the Bank is requested to debit to the Card Account and which the Bank debits pursuant to such request.
 - (B) Involuntary charges includes without limitation, (i) any fees charged by the Bank in respect of a Card Account or Card, including joining, annual replacement, re-issue, renewal and other fees, (ii) commission on any specific types of transactions.

(C) The services and products provided under this agreement are subject to VAT. The Bank shall add VAT in addition to any amounts or fees payable by the Customer to the Bank under this agreement, at the prevailing VAT rate as applicable at the time of payment

(D) VAT at the prevailing applicable rate will be levied on all taxable products and services provided by the Bank

- b) The Bank's record of the amount of any charges, shall in the absence of manifest error, be final and binding on the Card member and shall be conclusive in any case where the Bank has effected any payment pursuant to a voluntary charge.
- c) When any goods purchased/to be purchased or services availed/to be availed by use of the Card, the Card member will be billed in the monthly Statement of the Card Account. As purchase and cancellation are two separate transactions, the Card Member will have to pay for the purchase as per the billing. For any subsequent cancellation, the amount will only be Debited to the Card Account (less cancellation charges, if any) as and when received from the service establishments/ Acquiring Bank.
- d) The Account holder and the Card member/s shall be jointly and severally liable to pay to the Bank all amounts so debited, unless disputed by the Card member in accordance with Clause 11 (c) herein below.
- e) The amount of any Card transaction incurred in a currency other than the Omani Rial will be converted at an exchange rate determined by the Scheme (Visa or MasterCard), as on the date when the transaction is debited to the Card Account.

6) Transaction Instruction

- a) Transaction instructions comprise any of the following:
 - (i) In the case of purchase of goods and/or services, the record of the amount of such purchases prepared by the person supplying the same and submitted to the Bank, (ii) the input to the Bank's computer of such instructions and (iii) any other instruction which the Bank is requested to effect and which the Bank effects pursuant to such request.
- b) The Bank will provide a PIN to the Card member to be used in conjunction with the Card when effecting a transaction instruction at a computer terminal. The Card member shall under no circumstances whatsoever, disclose the PIN to any other person.
- c) The Bank's record of any transaction instruction effected in conjunction with PIN shall be binding on the Card Member as to its consequences.

7) Quality of Goods and Services

- a) The Bank shall not in anyway be responsible for merchandise, merchandise warranty or services purchased or availed of, by the Card member from service establishments including on account of any delay in delivery, non-delivery, non-receipt of goods or receipt of defective goods.
- b) The Card facility is purely a facility extended to the Card member for purchase of goods or availment of services and the Bank holds no warranty or makes no representation as to the quality, delivery or otherwise howsoever of the goods purchased and or services availed. Any dispute arising in respect of the goods purchased and/or service availed, must be resolved by the Card Member with the relevant service establishment.
- c) The existence of any dispute shall not relieve the Card member of his obligation to pay all Charges and the Card member agrees to pay promptly such Charges, notwithstanding any pending disputes or claim whatsoever.
- d) Objects purchased by the use of the Card shall remain the property of the Bank until such time the Charges pertaining thereto are paid by the Card member to the Bank.

8) Exclusion Liability

Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to the Card Member in respect of any loss or damage arising directly or indirectly out of

- a) any defect in any goods or services supplied;
- b) the refusal of a person to honour or accept a Card;
- c) the giving of transaction instruction other than by a Card Member;
- d) any Statement made by any person requesting the return of the Card or any act performed by any person in conjunction therewith;
- e) the exercise by the Bank of its right to demand and procure the surrender of the Card prior to the expiry date embossed on its face, whether such demand and surrender are made and/or procured by the Bank or by any person or by any computer terminal;
- f) the exercise by the Bank of its right to terminate any Card or the Card Account pursuant to Clause 17 herein below,
- g) any injury to the Debit, character and reputation of the Card Member caused by the repossession of the Card, any request for its return or the refusal of any Person to honour or accept the Card;
- h) any misrepresentation, miss-statement, error or omission in any detail disclosed by the Bank pursuant to Clause 10 herein below.

9) Disclosure of Information

The Bank shall preserve the secrecy of all details of transactions or dealing between the Applicant/Card Member and the Bank to the extent required by law. Notwithstanding the foregoing, the Applicant/Card Member hereby authorises the Bank to provide information about the Applicant and/or Card Account to any:-

- a) office or branch of any company/firm associated with the Bank;
- b) Bank, financial institutions or Debit bureau;
- c) actual or proposed assignee of the Bank or participant or sub-participant in or transferee of any of the Bank's rights in relation to the Card Account.
- d) agent, contractor or service provider under a duty of confidentiality to the Bank or to any related company;
- e) supervisory or regulatory authority,
- f) person or judicial body.

10) Disputes

- a) Any Charges or other payment requisition received from a Service Establishment by the Bank for payment, shall be conclusive proof that the charge recorded on such requisition was properly incurred at the Service Establishment in the amount and by the Card Member referred to in that charge or other requisition, as the case may be, by the use of the Card except where the Card has been lost stolen or fraudulently misused, the burden of proof for which shall be on the Card Member. The other payment requisition referred to in this clause shall include any and all payments pertaining to permissible expenses incurred by a Card Member at a service establishment, by use of the Card which is not recorded as a charge.
- b) Signature of the Card Member on such transaction instruction together with the Card number shall be conclusive evidence as between the Bank and the Card Member as to the extent of the liability incurred by the Card Member and the Bank shall not be required to ensure that the Card Member has duly received the goods purchased/to be purchased or has duly received the service availed/to be availed to the Card Member's satisfaction.
- c) Should the Card Member disagree with a charge indicated in the statement, the same should be communicated to the Bank within 20 days of the statement date, failing it would be construed that all charges and the statement are correct.

- d) Authority to charge Card Member's Account in respect of a charge made/to be made, service availed/to be availed would be given by the Card Member in the form of a transaction instruction or such other form as may be prescribed by the Bank.
- e) Original Card Transaction slips will not be provided by the Bank. In case of a dispute, only the photocopy will be provided as documentary proof of debit, provided the Cardholder makes a request in writing as per Clause 12(c) herein above. The Bank will charge a retrieval fee RO 4 for each transaction retrieval request by the Card Member. The fee will be debited to the Card Account and will be refunded/waived only if the dispute is settled in favour of the Card Member as per the franchise terms and conditions concerning disputes redressal. The Bank shall make bonafide and reasonable efforts relating to the resolution of a Card Member's disagreement with a charge and if after such an effort, the Bank so determines that the charge indicated in the statement is correct, such decision shall be communicated to the Card Member, who shall thereafter without any delay, make payment inclusive of any accrued interest.
- f) The Bank accepts no responsibility for refusal by a service establishment to honour the Card.
- g) Complaints against the service establishment/s and any claim by the Card Member against the service establishment will not relieve the Card Member of any obligation to the Bank.
- h) On receipt of a valid dispute from the Card Member, the Bank may as per the franchise disputes redressal regulations where applicable, charge back the transaction and debit the Card Member's Account with the transaction amount. In the event. The said transaction is represented by the acquiring Bank, the Bank reserves the right to debit the Card Member's Account with the transaction amount, without notice to the Card Member and it shall be deemed that the Card Member has incurred the transaction and the liability for payment of such transaction amount with interest rests with the Card Member has incurred the transaction and the liability for payment of such transaction amount with interest resting with the Card Member. The Bank further reserves the right to debit the Card Member's Account, any expenses it has incurred in this regard.
- i) In the event of a failed chargeback on a customer's Debit Card, the Bank shall not write off the amount if the disputed transaction is reported to be a fraudulent transaction falling under Card present criteria but the Card is not signed on the back by the customer.

- j) In the event of a rejected chargeback, the disputed fraudulent transactions shall not be written off if the Cardholder is registered for SMS banking but was late in reporting the fraud (2 days from the date the SMS was sent out) without proper justification.

11) Change of Address

It is obligatory on the part of the Card Member to inform the Bank of any change in name or address in writing.

12) Lost Card Liability

- a) If a Card is lost or stolen, or for any other reason liable to be misused, or if the PIN disclosed in breach of these terms and conditions, the Card Member must immediately notify Card Services, National Bank of Oman (SAOG), by telephone, fax or telex message.
- b) The Bank may upon adequate verification, temporarily suspend the Card Account and will not be liable for any inconvenience caused to the Card Member on this Account.
- c) If a Card is lost/stolen or for any reason is liable to be misused, the Card Member must file a report with the Law Enforcement Authority and send a copy of such a report to the Bank. The Card Member will be liable for charges incurred on the Card until the written notice detailing the loss or theft of the Card is received by the Bank.
- d) If the advice of the loss/theft/apprehension of misuse is given verbally, it should be confirmed in writing to the Bank on the next working day. If confirmation is not received within the next working day, any disputes thereon shall not be entertained by the Bank.
- e) A Card if reported lost or stolen and subsequently found should not be used and the Card Member shall be solely responsible for invalidating the Card under intimation to the Bank.
- f) The Card Member is responsible for the security of the Card and shall take all steps for ensuring the same.

13) Additional Cards

With respect to more than one Card being issued on an Account, the Holder of an additional Card on the Account and the Account Holder, authorising the issuance of such Additional Card/s, the Card Member and the Additional Card Member shall be bound jointly and severally bound by the terms and conditions and shall be jointly and severally liable for all charges incurred by the use of the Card/s.

14) Assigning Debt

The Card Member expressly recognises and accepts that the Bank shall be absolutely entitled and have full power and authority to assign and transfer its rights in respect of any or all outstandings and dues of a Card Member to any third party of the Bank's choice and the Card Member hereby agrees to accept such third party as its Debit or and agrees to pay over such outstanding and dues to such third party. Any cost incurred by the Bank pursuant to the assignment and transfer of its rights to any third party will be debited to the Account of the Card Member.

15) Breach and Termination

- a) Breach: In the event of any breach of the terms and conditions by the Account holder or any Card Member (i) notwithstanding any other provision of the terms and conditions, the Card Member will remain liable for any loss directly or indirectly resulting to the Bank from such breach, (ii) the Card Member will be liable to pay to the Bank upon demand all amounts outstanding from the Card Member to the Bank, whether due and payable to the Bank at the date of such demand or not.
- b) Termination: (i) The Account Holder may at any time by written notice to the Bank terminate the Card Account, (ii) such notice will not take effect until the Card has been defaced (magnetic stripe and the Card number including the hologram as relevant), under intimation to the Bank and subject to Clause 4(f) of the terms and conditions, (iii) save as aforesaid neither the Card Account nor any Card may be terminated by the Card Member.
- c) The Bank may cancel any additional Card upon request from the Account Holder in writing and in such event, the Account Holder will be liable for all amounts debited to the Card Account and/or damages or related costs incurred by the Bank in respect thereof.
- d) The Bank may at any time and with or without notice as the circumstances may require, in the Bank's absolute discretion, terminate the Card Account or any Card.
- e) On termination of the Card Account and notwithstanding any prior Agreement or arrangement between the Bank and the Card Member to the contrary, (i) the total of all charges then outstanding, whether or not already reflected in the statement balance of the statement, (ii) the amount of any voluntary charge incurred after termination (with effect from the date of relevant Transaction Instruction) shall become forthwith due and payable by the Card Member as though they had been so reflected in the statement and involuntary charges will accrue thereon as applicable from time to time, as the Bank may notify in the statement.

- f) Cross Default: The Card Member expressly accepts that if the Card Member fails to pay any monies when due or which may be declared due, prior to the date when they would otherwise have become due or commits any other default under any Agreement (including the terms and conditions) with the Bank under which the Card Member is enjoying any financial/Debit/other facility, then in such event, the Bank shall without prejudice to any of its specific rights under each Agreement, be entitled to exercise all or any of its rights as set out in the terms and conditions at the sole discretion of the Bank.

16) Amendments

- a) These terms and conditions may be amended from time to time by notice from the Bank to the Account Holder.
- b) Any such amendment shall be deemed to be effective and binding on the Applicant/Card Member in accordance with the notice issued in terms of Clause 19 herein above.
- c) Any amendments will be deemed to have been accepted by the Card Member if the Card Member continues to keep or use the Card. In the event the Card Member is not agreeable to such amendments, the Card can be cancelled in accordance with Clause 3(g) herein above.

17) Jurisdiction for Disputes, Settlements and Governing Laws

The Terms and Conditions shall be governed by and construed in accordance with the laws of the country where the Debit Card was issued. The parties irrevocably agree that the judicial courts in the country where the Debit Card is issued only will have exclusive jurisdiction to settle any disputes which may arise out of or in connection with the terms and conditions and that accordingly any suit, action or proceedings arising out of or in connection with the terms and conditions may be brought before the relevant jurisdiction.

18) Renewal/Cancellation

- a) Notwithstanding prior cancellation of the NBO Debit Card, The Cardholder shall be obliged to renew and pay the annual fees of the NBO Debit Card in the event there is an outstanding amount on the card or not prior to the expiry date of the NBO Debit Card.
- b) In the event the Cardholder demands to cancel the NBO Debit Card, the Cardholder shall be obliged to pay the cancellation fees.