

Key Facts Statement (KFS)

Current 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 Copy Visa Copy 		
Product Features	<ul style="list-style-type: none"> Foreign currency accounts (major currencies: Omani Rial, UAE Dirham, US Dollar, Pound Sterling, Euro) No transaction limit on withdrawals per day at any of our branches. Current Account Debit Card gives customers access to 450,000 Electron ATMS around the world and 1,500 approved merchants globally Personalized cheque book with leaves from 25, 50, and 100 leaves Monthly account statements available at the branch or via mobile banking application 			
	Important updates and Terms & Conditions are available @ https://www.nbo.om/en/Pages/Personal-Banking/Products/Accounts/Current-Account.aspx			
OPENING & MAINTAINING THIS ACCOUNT (CONSUMER RISK)	Minimum average balance	200 OMR	Annual interest rate This rate may change at any time	1 %
	Maintenance Fee	20 OMR	Based on the current rate, this means for every OMR 100 you keep in the account for 12 months you receive OMR 1.2 in interest.	
	Account closure fee	OMR 20 (or equivalent) for negative balance		
Daily Cash Deposit Limits via ATMs	OMR 4,000	*Through request the amounts may be increased or reduced as per requirement.		
Daily Cash Withdrawal / Usage Limits	NBO ATM	Non-NBO ATM	Debit Card Usage Limit	
Mass	OMR 2,000	OMR 5,000 per transaction	OMR 1,000	
Privilege Account	OMR 2,000	OMR 5,000 per transaction	OMR 2,000	
Premier Account	OMR 3,000	OMR 5,000 per transaction	OMR 5,000	
Private Account	OMR 5,000	OMR 5,000 per transaction	OMR 10,000	
Saving Account Fees / Charges	Card Issuance Fee		OMR 1.050	
	Card Replacement Fee		OMR 2.100	
	Copy of Sales Slip		OMR 2.100	
	Foreign Currency Transaction Fee (in other currencies)		OMR 1.050	
	Foreign Currency Transaction Fee (in OMR)		OMR 10.500	
Debit Card fees		Oman Net	GCC Net	MasterCard Network
	Cash withdrawal	OMR 0.105 /-	OMR 0.840 /-	OMR 1.575 /-
	Balance enquiry	OMR 0.053/-	OMR 0.315/-	OMR 0.525/-
	Mini statement	OMR 0.053 /-	NA	NA

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Disclaimers

1. All Fees mentioned above & 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).
2. For details fees and charges please refer to www.nbo.om
3. Fees & Interest rates mentioned above are as of the date above. Kindly visit www.nbo.om for the list of updated charges.
4. Bank reserves the right to revise the Fees & Interest Charges at any time by providing sixty (60) days prior written notice to the customer's registered contact details

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	