

Key Facts Statement (KFS)

Credit Card – Gold

Details				
Criteria	Minimum Age	18 (Omani)		18 (Expat)
	Maximum Age	70 (Omani)		60 (Expat)
	Minimum Salary	300 OMR		
	Minimum limit	500 OMR		
	Maximum limit	5K OMR		
Document Required	For All	Against Salary	Against Deposit	Retired Customer
		<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"> Rewards Program 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 APP (Xperience)		
Credit Card Fees & Charges	Annual Fee	OMR 10.500		
	Supplementary Annual Fee	OMR 5.250		
	Card Replacement Fee	OMR 10.50		
	Cash Advance Fee	3.15% of the amount withdrawn or OMR 2.625 whichever is higher		
	Credit Shield	<ul style="list-style-type: none"> First 3 months are fee. 0.59 % starting from 4 month. Mandatory at the age of 60 		
	Late Payment Fee (No Payment)	OMR 5.250		
	Overdue Fee (Partial Payment)	OMR 5.250 per month		
	Over limit Fee	OMR 5.250 per month		
	Temporary Limit Enhancement (Bonus)	OMR 10.500		
	Foreign Transaction Fee (Applies to all transaction made in currencies other than OMR)	2.50%		
	EPP on Mobile for 6 month /12 month	5.25% / 7.35%		
	EPP Cancellation	1.05 % of the amount		
	Charge Back Fee	OMR 10.500		
	Duplicate of statement over 3 months	OMR 0.525		

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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
3. The Bank reserves the right to cancel the card and recover any fees/ charges from the customer's funding account if the credit card was issued and not used for purchase/payment transaction within 90 days

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** were 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** depend to the total spend over the year, 100% of annual fee will be waived if the total spend more than 1500OMR .
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 incase 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

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 on 24770000 to block and request a replacement card.

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	