

Key Facts Statement (KFS)

Fixed / Long Term Deposits

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 Visa Copy 		
Product Features	<ul style="list-style-type: none"> Flexible tenures and deposits from one year to five years Withdrawals possible before maturity (ie. partial or in full) Deposits can be made in two currencies: Omani Rials or in US Dollars Collateral: The deposit can be used as a security in order to avail other credit facilities Interest capitalization options: Interest earned can either be paid monthly, quarterly, bi-annually, or annually 			
	Important updates and Terms & Conditions are available @ https://www.nbo.om/en/Pages/Personal-Banking/Products/Deposits/Long-Term-Deposits.aspx			
OPENING & MAINTAINING THIS ACCOUNT (CONSUMER RISK)	Minimum deposit and tenor	OMR 5,000 Tenor: 1 week – 5 years	Account type	Interest bearing account
	Statement of charges	NA	Interest amount	Based on rates available at the branch* *Subject to change on a bi-weekly / monthly basis
	Penalty fee	1 % p.a.	Dormancy charge	Account with minimum balance of OMR 100 /-: Nil Account with balance less than OMR 100/- Half year OMR 1.050 per year and OMR 2.100 /-
	Account closure fee	More than one year old: Nil Within one year: OMR 3.150 /-		

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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	