

# Key Facts Statement (KFS)

## Badeel Prepaid Card- Travel

Details			
Criteria	<b>Eligibility</b>	Omani, GCC countries and expatriate with a valid national / resident ID	
	<b>Customer Type</b>	NBO and Non – NBO Customers	
	<b>Minimum Age</b>	18 years old	
	<b>Number of allowed cards</b>	<b>Main</b>	<b>Supplementary</b>
		1	5
<b>Top-up Mode</b>	<b>NBO Cardholder</b>	<b>Non-NBO Cardholder</b>	
	<ul style="list-style-type: none"> <li>Account transfer</li> <li>POS transaction through self-service kiosk</li> </ul>	<ul style="list-style-type: none"> <li>Online through Badeel Prepaid App with Local Banks Debit Cards</li> <li>POS transaction through self-service kiosk</li> </ul>	
Document Required	<b>NBO Customers</b>	<b>Non NBO Customers</b>	
	<ul style="list-style-type: none"> <li>Civil ID for Omani's / Non-Omani</li> </ul>	<ul style="list-style-type: none"> <li>Civil ID for Omani's / Non-Omani</li> </ul>	
How To Apply	<ul style="list-style-type: none"> <li>NBO Mobile Banking</li> <li>Self Service Kiosk</li> <li>Branch</li> </ul>	<ul style="list-style-type: none"> <li>Badeel Prepaid Application.</li> <li>Self Service Kiosk</li> </ul>	
Product Features	<ul style="list-style-type: none"> <li>9 Different Currencies OMR /AED/ SAR / USD / GBP / INR / THB / CHF /EUR</li> <li>Separate Balance on each Currency Wallet</li> <li>NBO Offers &amp; Discount</li> <li>Agoda Discount offer</li> <li>Xperience with the ENTERTAINER app</li> <li>Visa Offers</li> <li>Separate mobile number for each card</li> <li>Separate Balance on each Supplementary Card</li> <li>Medical &amp; Travel Assistance</li> <li>Lower Foreign Currency Mark-up fee</li> </ul>		
Badeel Prepaid Card - General Fees & Charges	<b>Important:</b> terms and conditions apply are also available at <a href="https://www.nbo.om">https://www.nbo.om</a>		
	<b>Joining Fee</b>	OMR 5.250	
	<b>Supplementary Card Fee</b>	OMR 5.250	
	<b>Card Replacement Fee</b>	OMR 2.100	
	<b>Card Annual / Renewal Fee</b>	OMR 2.100	
	<b>Cash Withdrawal – NBO ATMS</b>	Free	
	<b>Cash Withdrawal – GCC Network</b>	OMR 1.050	
	<b>Cash Withdrawal – International ATMS</b>	OMR 1.575	
	<b>Cash Withdrawal – Non NBO ATMs in Oman</b>	Not Accepted	
<b>Card Load / Top up Fee</b>	0.1575% of Top up Amount for OMR		

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	Currency
	0.5% on SAR & AED currencies
	2% on all other available currencies.
<b>Cross Currency Mark up</b>	Free* when transaction currency and card wallet currency is same.
	2.75% when transaction currency and card/wallet currency is not same.
<b>Non - Renewal Charges After Card Expiry</b>	OMR 1.050
<b>Charge Back Fee</b>	OMR 10.500
<b>Minimum Withdrawal Amount</b>	OMR 10/-
<b>Minimum Load Amount</b>	OMR 10/-
<b>Maximum Balance per Card</b>	OMR 3,000
<b>Balance inquiry international</b>	OMR 1.050
<b>Balance inquiry fee Oman Net</b>	Not Accepted
<b>Balance inquiry fee Oman Net GCC</b>	OMR 0.315
<b>Card to card fee</b>	Not Applicable
<b>Card to account fee (for non-NBO customers)</b>	OMR 1.050
<b>Courier fee</b>	OMR 2.625 (only applicable for non NBO customers)

### Disclaimers

- All Fees mentioned above are mentioned on Bank's website [www.nbo.om](http://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.
- 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)

### Key Terms

- Activate, Activated and Activation** refers to the activation of the Card to enable you to use the Card. The Card can be activated through NBO mobile application.

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2. **Reload Fee:** Is applied In order to use the Card to make purchases or to withdraw cash, Funds need to be loaded onto the Prepaid Card.
3. **Maintenance Fee:** Amount of OMR 1.050/- to be debited monthly from the expired and not renewed prepaid card if there is available amount more than OMR 1/-.
4. **Negative Balance:** means any debit balance that results when there are insufficient Funds on your Card and a transaction is processed and or settled.
5. **Account -** means an Account maintained at any Bank in Oman by the Cardholder; from which the Cardholder authorizes payment to be made against all charges incurred through the use of the Card.
6. **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.
7. **Mobile App -** NBO / Badeel Prepaid mobile application which gives you access to information about Prepaid Card using the Security Details.

The bank has the right to announce the winners of any campaign it launches in the means which the bank finds to be appropriate, thus the bank will inform the winners through communication channels which the bank finds to be appropriate.

You may close your Card at any time through NBO Mobile App or by visiting any one of the Bank Branches and the Card will subsequently be closed. Please refer Fee & Limits on [www.nbo.om/prepaid](http://www.nbo.om/prepaid) for list of applicable charges.

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	