

Key Facts Statement (KFS)

Badeel Prepaid Card - General

Details				
Criteria	Eligibility	Omani, GCC countries and expatriate with a valid national / resident ID		
	Customer Type	NBO and Non – NBO Customers		
	Minimum Age	18 years old		
	Number of allowed cards	Main	Supplementary	
		1	5	
Top-up Mode	NBO Cardholder		Non-NBO Cardholder	
	<ul style="list-style-type: none"> Account transfer POS transaction through self-service kiosk 		<ul style="list-style-type: none"> Online through Badeel Prepaid App with Local Banks Debit Cards POS transaction through self-service kiosk 	
Document Required	NBO Customers	Non NBO Customers		
	<ul style="list-style-type: none"> Civil ID for Omani's / Non-Omani 	<ul style="list-style-type: none"> Civil ID for Omani's / Non Omani 		
How To Apply	<ul style="list-style-type: none"> NBO Mobile Banking Self Service Kiosk Branch 	<ul style="list-style-type: none"> Badeel Prepaid Application. Self Service Kiosk 		
Product Features	<ul style="list-style-type: none"> Up to 5 Supplementary Cards Separate Balance on each Card Visa Offer NBO Offers & Discount Separate mobile number for each card 			
Badeel Prepaid Card - General Fees & Charges	Joining Fee	OMR 5.250		
	Supplementary Card Fee	OMR 1.050		
	Card Replacement Fee	OMR 2.100		
	Card Annual / Renewal Fee	OMR 2.100		
	Cash Withdrawal – NBO ATMS	Free		
	Cash Withdrawal – GCC Network	OMR 0.840		
	Cash Withdrawal – International ATMS	OMR 1.575		
	Cash Withdrawal – Non NBO ATMs in Oman	Not Accepted		
	Card Load / Top up Fee	0.105% of Top up Amount		
	Cross Currency Mark up	2.750% of Transaction Value where transaction currency is other than OMR		
	Non - Renewal Charges After Card Expiry	OMR 1.050		
Charge Back Fee	OMR 10.500			

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Minimum Withdrawal Amount	OMR 10/-
Minimum Load Amount	OMR 5/-
Maximum Balance per Card	OMR 1000
Balance inquiry international	OMR 1.050
Balance inquiry fee Oman Net	Not Accepted
Balance inquiry fee Oman Net GCC	OMR 0.315
Card to card fee	OMR 0.105%
Card to account fee (for non-NBO customers)	OMR 1.050
Courier fee	OMR 2.625 (only applicable for non NBO customers)

Disclaimers

- 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.
- The banks Consumer Rights and Responsibility Charter and the General Terms and Conditions are published on the Bank's website 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.
- 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.
- 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/-.
- Negative Balance:** means any debit balance that results when there are insufficient Funds on your Card and a transaction is processed and or settled.
- 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.
- Agreement** - means the Agreement between the Bank and the Cardholder constituted by these terms and

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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.
8. **Negative Balance** - means any debit balance that results when there are insufficient Funds on your Card and a transaction is processed and cleared.

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 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	