

Key Facts Statement (KFS)

Sadara Premier Banking

Details					
Criteria	<ul style="list-style-type: none"> Sadara Deposit: Clients with deposit balance of RO 30,000 (or equivalent in any other currency) and above, maintained with NBO. Sadara Salary: Clients with monthly salary of RO 3,000 and above assigned to NBO. Sadara Wealth: Clients with investment portfolio of RO 30,000 (or equivalent in any other currency) and above or Systematic Investment Plan of RO 700 and above, maintained with NBO Sadara VIP: Clients with defined status; high net-worth individuals, royal family members, high-ranking officials, etc. Sadara Loan: Clients with total loan amount of RO 200,000 				
Document Required	<ol style="list-style-type: none"> Filled out and signed account opening form (if new to bank customer) Filled out and signed upgrade form (if new to bank customer and if existing customer) Civil ID for Omani's / Passport Copy & Resident Card for Expatriates Utility Bill (for Proof of Address) 				
Segment Features	<ul style="list-style-type: none"> Discounted fees on banking transactions Exclusive rates on deposits, loans and foreign exchange Personalized customer service, a dedicated relationship manager and wealth advisor Waiver of annual fees on credit cards (Terms & Conditions apply) Dedicated Sadara Centers located across Oman and queue-skipping when calling the call center 3000 Nuqati reward points for upgrading account to Sadara 				
Consumer Risk	Important: Terms and conditions apply and are available on www.nbo.om				
	Minimum Balance to Upgrade to Sadara by Deposit	Minimum Balance to Upgrade to Sadara by Salary	Minimum Balance to Upgrade to Sadara by Wealth	Minimum Balance to Upgrade to Sadara Loan	Minimum Balance to Upgrade to Sadara VIP
	Clients with deposit balance of RO 30,000	Clients with monthly salary of	Clients with investment portfolio of RO 30,000 (or equivalent in	Clients with total loan amount of RO 200,000 or	Clients with defined status; high net-worth

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	(or equivalent in any other currency) and above, maintained with NBO.	RO 3,000 and above assigned to NBO.	any other currency. Investment Plan of RO 700 and above, maintained with NBO	above	individuals, royal family members, high-ranking officials, etc.
	Account closure fee	No fees applicable for closing or downgrading the account			
	Charges for not maintaining the minimum requirements:				
	<ul style="list-style-type: none"> RO 10.500 will be charged at the end of every month for Sadara Deposit customers that do not maintain an average balance of RO 30,000 by the end of the month RO 10.500 will be charged at the end of every month for Sadara Salary customers that do not credit their salaries of RO 3,000 or above by the end of every month RO 10.500 charge will not be applicable for Sadara Wealth Clients RO 10.500 charge will not be applicable for Sadara VIP customers RO 10.500 charge will not be applicable for Sadara Loan customers 				
Daily Withdrawal/ Usage Limit	POS Limits and Cash Withdrawal through ATM limits can be increased/decreased through the NBO Mobile Banking Application				
Debit Card	Card Issuance Fee	Free for New Customers and Expired Cards			
	Card Replacement Fee	Free			
	Local Transfer Fee (Up to RO 20,000)	OMR 1 (VAT applicable)			
	Local Transfer Fee (more than OMR 20,000)	OMR 2 (VAT applicable)			
	Foreign Currency Transaction Fee	OMR 2.500 (VAT applicable)			

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Disclaimers

1. Please also refer to bank fees and charges are available on Bank's website www.nbo.om (Download Centre – Schedule of Charges) and are inclusive of Value Added Tax (VAT of 5%)
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. Any interest rate change in future shall we communicated prior sixty (60) days of effecting.

Key Terms

Debt burden ratio (DBR): the total of all monthly repayments made by the customer (within and outside NBO) divided by the net salary

Loan to value (LTV): Cost of property as mentioned in valuation report against the loan value

Market Value: The valuation of the properties needs to be done by the Bank's approved valuations companies

Income: Average of last 3 months' (after excluding the one-time payment or deduction)

By signing the KFS, I hereby agree that I have read and understood the account features, benefits, and applicable charges.

Name of Consumer	Consumer Account #	Branch Name	Branch Staff Name
Date & Signature of Consumer		Date & Signature of Staff	