

Product Description

A regular banking account that allows the customer to transact all their daily financial operations and withdraw funds at any time.

Key Product Feature/ Characteristics

- Minimum balance requirements RO 200 or equivalent in other FCY foreign currencies.
- No interest applicable to this account
- Visa Debit card – based on segment, with convenient shopping access using Visa Debit card at all merchants worldwide.
- Available for all customer segments except Minors.
- Cheque book facility, 3 types of cheque book are provided (10, 25 and 50 leaves)
- Overdraft facility.
- "AUTO-SWEEP" link.
- Account can be opened in OMR, AED, USD, Euro and GBP currencies
- Flexibility of withdrawing the money at any time through ATMs and other banking channels without penalty.
- 24/7 account access to ATMs across Oman in addition to Mobile, Internet Banking and call center.
- Monthly e-statement, helping the customer in reconciling their day-to-day transactions
- Payment of utility bills through Internet/Mobile Banking

Consequences in relation to failure to comply with the terms of the contract

Non maintenance of minimum balance of RO 200 will lead to a charge of RO 0.525 (Including VAT) per month (except for pension accounts, social security and accounts with monthly salary less than RO 500)

Price and Return Disclosures

- No interest applicable to this account
- Non maintenance of minimum balance of RO 200 will lead to a charge of RO 0.525 (Including VAT) per month.
- Cheque book issuance fees (10 leaves – RO 1.050, 25 leaves – RO 2.100 and 50 leaves – RO 3.150) including VAT
- Cheque Return fees (Insufficient fund RO 15.750, other reasons RO 10.500) including VAT
- For other fees and charges related to this product, please refer to the Bank Tariff sheet.

Terms and Conditions of the Bank

Please refer to the comprehensive Terms and Conditions listed in Account Application

Terms and Conditions (Specified for the product)

As mentioned above

Customer Signature and Consent

Date

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