

Key Facts Statement (KFS)

Corporate Credit Cards

A Credit Card lets you borrow funds to pay for your purchases. This KFS provides indicative information about key features, fees and charges of this product.

Information on All types of Credit Card:

Change Description	All Type of Credit Cards
Fees and Charges	<ul style="list-style-type: none"> Processing Fees: As per Banks Tariff available at our website. All charges, commissions and fees are inclusive of Value Added Tax (VAT) and/or other similar tax. To review the most updated schedule of charges please visit our website.
Security	<ul style="list-style-type: none"> Cash margin of 110% required. Exposures on clean basis or partial collateral to be considered based on a specific facility terms and conditions. Collateral lodged with the Bank should be adequately documented and provides un-conditional right to enforce the same in the event of default.
Payment required	<ul style="list-style-type: none"> All cash margins will be used to satisfy any indebtedness following payment demand under a Credit Card outstanding. In addition, all applicable fees and commissions must be paid.

If you are not satisfied with our services, you can raise complaints via the following channels:

- Visit your nearest Bank Dhofar branch
- Contact our 24X7 Call Centre on (+968) 24791111.
- Email us on Care@BankDhofar.com
- Send us a direct message <https://www.bankdhofar.com/contact/>

If you don't hear from us within 5 working days, you can escalate your complaint to Iman Al Amri - Customer Feedback - on (+968) 22652010 during working hours (Sunday to Thursday 8:00 am – 2:00 pm).

Additional Information

- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- Bank may from time to time, and at its sole discretion, change or amend any of the Terms and Conditions pertaining to this product. Such changes will be communicated to you with a 60-day prior notice.
- The cooling-off period allows you to cancel the product within five (5) business days of signing the application or offer letter and the Bank will note be able to proceed until this period expires, unless you waive this right. To cancel within this period you must the Bank notice.
- Bank, without referring to the Customer, may debit the Customer's account with any charges or commission payable against the banking services rendered in accordance with the approved and announced banking charges and commissions.
- Bank does not charge interest on accrued interest
- You can contact the Bank for any enquiries, assistance or complaints at any of its branches or by visiting its website www.bankdhofar.com/contact/#
- There may be circumstances in which you have to pay other fees. You may visit this link to view these other fees

Important Notes

- If you do not meet the repayments on your credit card, your account will go into arrears and incur late payment fees. This may affect your credit score, which may limit your ability to access financing in the future.
- If you make only the minimum repayment each period, you will pay more in interest, and it will take you longer to pay off your outstanding balance.
- In case you fail to fulfil your obligations as per the product Terms and Conditions, before and during your relationship with us, there will be consequences including, but not limited to penalties.
- You are required to provide the Bank with copies of your updated documents at all times. Not providing these documents might result in the charges, transactions being restricted, account being blocked, or account being closed.
- Any other accounts you have with the Bank may be used to set off against amounts owed under your credit card(s).

Customer Name	
Customer Signature	
Customer ID Number	
Date	