بنك ظفار
BankDhofar

Key Facts Statement (KFS)

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.

Credit Card Type

Discerptions	Visa Gold & Mastercard Gold	Mastercard Platinum	Visa Infinite & Mastercard World
Primary Annual Fees	RO 20	RO 30	RO 50
Supplementary Annual Fees	RO 10	RO 15	RO 25
Minimum Required Monthly Salary	RO 300	RO 1,000	RO 3,000
Minimum Allowed Limit	RO 300	RO 1,000	RO 5,000

Interest-free period Important Terms and Charges **(Fees and charges are subject to 5% VAT)**

Minimum Monthly Repayment	3%
Annualised Percentage Rate (APR) for Purchase*1	18%
Cash Advance Fee	3% or OMR 3 whichever is higher
Late Payment Fee	OMR 10
Over Limit Fee	OMR 5
Replacement Card Fee	OMR 20 (for Ecom 5)
Installment Cancellation / Pre-closure Fee	N/A
No Liability / Liability Letter	OMR 2
Foreign currency transaction fee	2.50%
Duplicate Statement Copy	N/A

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

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

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).

For full and latest fees & charges and other product details please visit our website www.bankdhofar.com or scan QR code

BankDhofar is licensed by the Central Bank of Oman

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 https://www.bankdhofar.com/media/mv0dory4/tariff-list-68x98en-final-june.pdf

Important note

- 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	ID/ Passport Number
Date	

Signature