

## Key Facts Statement (KFS) - Current Accounts for Individuals

The purpose of this document is to provide you with indicative information about interest, fees, and charges of this product.

Current account allows you to deposit in and withdraw funds from your account for running business transactions smoothly.

**Table A: Key Product Details**

Description	Applicable for	Cheque book	Account currency	Debit Card
Current Account	Individual Oman resident customers (salaried and non-salaried)	Offered (in OMR only)	OMR, USD	Offered (in OMR only)

**Table B: Applicable Interest Rates**

Type of Account	Interest rate (per annum)	Basis of interest calculation	Interest credit frequency
Current Account	Nil	Not applicable	Not applicable
Standard Current Account			
Foreign Currency Current Account (All major foreign currencies as specified above)			

**Table C: Key Fees and Charges**

Minimum balance Fee	OMR 0.525
Account opening fee	Nil
Account closure fee (within 12 months of opening)	OMR 3.150
Cheque book charge (for 25 leaf cheque book)	
Cheque returned charges	OMR 15.750 for reason (insufficient balance) OMR 10.500 for other reasons
Stop payment of a cheque (either a single cheque or a bunch of serially numbered cheques)	OMR 5.250
Maal Debit Card Issuance fees	Free
Maal Debit Card Annual fees	Free
Debit Card Issuance fees	OMR 1.050
Debit Card Annual fees	OMR 1.050
Debit Card Replacement fees\Maal	OMR 2.100

### Additional Information

- The Bank reserves the right to amend its Terms and Conditions, with 60 days prior notice to you.
- Not maintaining the required minimum monthly average balance could lead to a fee being levied. The Bank reserves the right to change the package if this requirement is not met.
- Please keep your cheque books and debit cards including PIN and online banking credentials safe at all times to avoid any misuse or fraudulent actions by others.
- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- You can contact the Bank for any enquiries, assistance or complaints at any of its branches or by visiting its [website](#)
- The cooling-off period allows you to cancel the product. You must notice the bank within five (5) business days of signing the application or offer letter and the Bank will not be able to proceed until this period expires, unless you waive this right. To cancel within this period duly notify the Bank.

### Important note

- 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.
- The Bank may close the account if account conduct is found to be unsatisfactory as per Bank's Compliance policy and in line with Central Bank of Oman regulations.
- According to the instructions of the Central Bank of Oman, your Bank account will be closed and added to the blacklist in case 3 cheques are returned unpaid due to insufficient balance within a period of one year.
- In the event of your failure to meet our terms and conditions before and during your relationship with us, there will be consequences which may include restriction, blockage or closure of your Bank account.
- The Bank may apply any credit balance which is held in the Customer's name in any Account and/or at any branch of the Bank towards any indebtedness or amounts due.

Customer Name	Date
ID/ Passport Number	Signature

If you are not satisfied with our services, please share your feedback via any of the following channels:



visit any branch



Call 24X7 24791111



Care@BankDhofar.com



bankdhofar.com

If you do not receive a satisfactory response to your feedback, please contact the Customer Complaints Helpdesk on (+968) 22652010