

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

This product is a bank account for your transactional and savings needs. This KFS provides you with key product features, and indicative information about the interest, fees and charges of this product.

**Table A: Key Product details**

<b>This product is a bank account for your transactional and savings needs. This KFS provides you with key product features, and indicative information about the interest, fees and charges of this product.</b>	Savings Account
<b>Applicable for</b>	Individual Omanis & resident customers (salaried, non-salaried and minors)
<b>Cheque book</b>	Not offered
<b>Account currency</b>	OMR (﷋), AED, USD, GPD and EUR
<b>Debit Card</b>	Offered (in ﷋ only)

**Table B: Key Fees and Charges**

<b>Minimum balance fee</b>	<p>﷋ 0.525 (in case of the balance below ﷋ 100/-)</p> <p>Accounts receiving pension salary, Social support income &amp; Salary below OMR 500 are excluded from minimum balance fee</p> <p>Minor &amp; children account are excluded from minimum balance fee</p> <p>*In the event salary, pension salary, social support amount was not credited in the account, the normal tariff charges shall apply as per Bank tariff.</p>
<b>Account opening fee</b>	Nil
<b>Account closure fee (within 12 months of opening)</b>	﷋ 3.150
<b>Debit Card Issuance fees</b>	﷋ 1.050
<b>Debit Card Annual fees</b>	﷋ 1.050
<b>Maal Debit Card Issuance fees</b>	Free
<b>Maal Debit Card Annual fees</b>	Free
<b>Debit Card Replacement fees\Maal</b>	﷋ 2.100

### 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.
- 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.
- You can contact the Bank for any enquiries, assistance or complaints at any of its branches or by visiting its [website](#)
- There may be circumstances in which you have to pay other fees. You may visit [this link](#) to view these other fees

### 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.
- As outlined above, certain products require a minimum balance to be maintained for earning interest. To check the interest rates for high yield account please [visit](#).
- 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.
- 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.
- The Bank is authorized to obtain and verify the Applicant's employment details from Mala'a and Central Bank of Oman, including without limitation details relating to the Applicant's salary, allowances, job title, position, and employment status, for the purpose of assessing, administering, and monitoring the transaction

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



visit any branch



Call 24X7 24791111



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bankdhofar.com

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