Key Facts Statement (KFS) - **Numo Current Accounts**

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	Entities license to operate in Sultanate of Oman	Offered (in OMR (﷼) only)	(in OMR (﷼) and any other currencies subject to Bank's approval.	Offered (in OMR (﷼) only)

Table B: Key Fees and Charges

	Numo Current Account	Numo Plus Current Account	Numo Pro Current Account
Minimum balance (average monthly balance) to be maintained	﷼ 200	﷼ 1,000	﷼ 5,000
Minimum balances charges (in case of non-maintenance of minimum balance)	﷼ 0.525	﷼ 2.100	﷼ 5.250
Annual maintenance fee	﷼ 21	Nil	Nil
Cheque return charges (no funds, partial payment)	﷼ 15.750	﷼ 15.750	﷼ 15.750
Cheque return charges (other reasons)	﷼ 10.500	﷼ 5.250	Nil
Business debit card – Issuance charges	﷼ 10.500	﷼ Nil	Nil
Business debit card – Replacement charges	﷼ 10.500	﷼ 5.250	Nil

All other charges not mentioned above shall apply as per approved Bank tariff published in the Bank's website and available at branches

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.
- 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

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

Please visit www.bankdhofar.com for getting all the information on BankDhofar offerings.

Note: BankDhofar is licensed by the Central Bank of Oman