

## Key Facts Statement (KFS) - Credit Cards

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

Credit card is a credit facility provided by the bank. Instead of paying for your purchases immediately with cash, you can use the credit card to pay for them, and then you repay the money you borrowed later. It's like getting a short-term loan to buy things now and paying it back later.

### Credit Card Details

Description	Visa Gold\ Ladies & Mastercard Gold	Mastercard Platinum	Visa Signature & Mastercard World	Visa Infinite	MasterCard World Elite	MasterCard World Legend
Primary Annual Fees	OMR 20	OMR 30	OMR 40	OMR 50	OMR 60	OMR 250
Supplementary Annual Fees	OMR 10	OMR 15	OMR 20	OMR 25	OMR 30	OMR 125
Minimum Required Monthly Salary	OMR 250	OMR 700	OMR 3,000	OMR 3,000	OMR 3000	*Subject to the bank's terms and conditions and eligibility criteria specified for private Banking
Minimum Allowed Limit	OMR 250	OMR 700	OMR 3,000	OMR 5,000	OMR 3000	OMR 5000

### Important Terms and Charges (Fees and charges are subject to 5% VAT)

Minimum Monthly Repayment	5%,10%,20%,50% & 100%
Annualised Percentage Rate (APR) for Purchase	18% per annum or 1.5% per month
Cash Advance Fee	3% or OMR 5 whichever is higher
Late Payment Fee	OMR 10
Over Limit Fee	OMR 5
Replacement Card Fee	OMR 20 (OMR 5 for E-com card)
Foreign currency transaction fee	up to 2.5%

### Important Information - General

- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- Bank Dhofar, from time to time and at its sole discretion may change or amend Terms and Conditions related to this product. Such changes will be communicated to all customers with a 60 day prior 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.
- For up to date information on Credit Card related charges and commissions, please refer to <https://www.bankdhofar.com/cards/>
- 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/mvOdory4/tariff-list-68x98en-final-june.pdf>

### Important Information - Credit Card Related

- Failing to make timely repayments on your credit card will attract a Late Payment fee. This will affect your Credit Score and also may limit ability to access financing in future.
- By making minimum monthly repayment, you will take longer to repay the full outstanding including more interest amount.
- You are required to provide updated KYC documents from time to time, as deemed necessary. Failing to provide required documents might result in additional charges, dormancy, blocking or closure of your account.
- Any other accounts you have with the Bank may be used to set off against amounts owed under your credit card(s).
- 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.

I acknowledge that this document constitutes Credit Card Contract and I have received copy of the Credit Card Agreement and I read, understood and agreed to all terms and conditions stated therein.

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:



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