

Key Facts Statement (KFS)

Current, Call & Term Deposit Accounts

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

	Description
Applicable for	Entities licensed to operate in Sultanate of Oman
Cheque book	Offered subject to approval and in Omani Rials (OMR) and any other currencies subject to Bank's approval
Account currency	Omani Rials (OMR) and any other currencies subject to Bank's approval
Debit Card	Offered on request and subject to approval

Table B: Applicable interest rates

Type of Account	Interest rate (per annum)	Basis of interest calculation	Interest credit frequency
Call Accounts	As per offer letter and subject to banks approval		
Current Account			

Table C: Key Fees and Charges

	Description
Deposit product details	Deposit scheme offering fixed and flexi interest payment.
Minimum required deposit amount	As per Banks Tariff
Available tenor	As per Banks offer and subject to approval
Interest payment frequency	
Partial withdrawal or early redemption fee	

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

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

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).

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 following is additional information for term deposits:
 - o Applicable rate is the standard deposit interest rate applicable on the date the deposit was booked, for the period the withdrawn amount is maintained.
 - o Partial withdrawal or early redemption of Term Deposit will result in lower interest or no interest being paid to you on the amount withdrawn.
 - o In case a loan or other credit product is secured with a Fixed Deposit, you will be unable to access deposit funds till the loan /credit product is closed.
- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.

Important Notes

- 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.
- 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 CBO caution list 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	
Customer Signature	
Customer ID Number	
Date	