

Frequently Asked Questions

- **How can I apply for IPO and 1:1 financing?**
 - It is recommended that the Customer uses mobile banking for subscribing to the IPO as it is simple, instant, and available 24/7.
 - If you are an unregistered customer, please refer to the mobile banking section for the registration steps.
- **What is the minimum number of shares I can apply?**
 - Individuals can apply for a minimum of 1000 shares (OMR 111) for normal IPO subscription.
 - Individuals can apply for a minimum of 18,000 shares (OMR 1,998) for IPO 1:1 Finance. 9,000 shares (OMR 999) will be the finance amount.
- **When can I start subscribing for the QQBi IPO?**
 - You can start subscribing for the QQBi IPO on 24th November 2024.
- **Till when is the subscription allowed?**
 - The subscription is allowed till 28th November 2024. Please try to ensure you have applied before 28th November 2024 to avoid last minute rushes.
- **Can I apply for my family members from the branch?**
 - Yes. You can apply for your family members through our branches for the IPO Subscription.
 - 1:1 Finance is only limited to the account holder.
- **What is the processing fee for IPO financing 1:1?**
 - The processing fee for 1:1 IPO financing is 0.25% + VAT. The minimum fee is OMR 25 + VAT, and the maximum fee is OMR 125 + VAT.
- **What do I need to ensure so that I can apply for the IPO.**
 - Keep your MCD ID handy.
 - Ensure your refund account is updated in MCD as your BankDhofar Account number.
 - Ensure you have the necessary funds.

How to apply through Mobile banking?

- **I do not have an account with BankDhofar. Can I still apply for the IPO through the mobile banking app?**
 - You can open an account instantly on our Intilaqa App. Download it here. Once the account is opened, add balance to the account and you can apply for the IPO instantly.
- **From which App I can apply for IPO?**
 - You need to download and register to “BankDhofar” App to apply for IPO.
- **Do I need to have account to register for “BankDhofar” App?**
 - Yes, you require to have active account with a valid debit card to register in “BankDhofar” App.

- **How do I register to BankDhofar Mobile Banking?**
 - Download “BankDhofar” App from Appstore or Play store or App Gallery, use your active debit card and account information to complete the registration steps.
- **What if I have a problem with my account, can I register in “BankDhofar” App?**
 - You must visit the nearest branch to update your bank profile. To register in “BankDhofar” App.
- **What is the minimum and maximum number of shares I can subscribe for using the BankDhofar App.**
 - Individuals can apply for a minimum of 1000 shares (OMR 111) & maximum of 9,009,000 shares (OMR 999,999) for normal IPO subscription.
 - Individuals can apply for a minimum of 18,000 shares (OMR 1,998) for IPO 1:1 Finance. 9,000 shares (OMR 999) will be the finance amount.
 - Individuals can apply for a maximum of 9,009,000 shares (OMR 999,999) for IPO 1:1 Finance. 4,504,500 shares (OMR 499,999.5) will be the finance amount.
- **Can I apply for the 1:1 Finance from the mobile banking app?**
 - Yes. You can apply for the 1:1 Finance from our mobile banking app.
- **Can I apply for my family and relatives using BankDhofar App?**
 - Yes. Using “BankDhofar” App you can subscribe for your family and relatives using their personal investor ID.
- **Can I apply for 1:1 IPO financing for my family and relatives using BankDhofar App?**
 - For 1:1 IPO financing you can only apply for yourself as BankDhofar account holder.
- **My account has been debited but I have not yet received the subscription confirmation.**
 - You do not need to worry. Your application will be processed. We will communicate to you the output of your subscription once the process is completed.
- **My account has been debited but I have received a message for failed subscription, and I have not received my refund.**
 - In case the subscription is not successful, your money will be refunded back to your account that was debited within 48 hours.

Applying through Branches:

- **How can I apply for the QQBI IPO through the branch?**
 - Register your request on the MCD Website
 - Walk in to the branch with a printout or email copy of your request.
 - Fill the forms available at the branch.
 - Submit the form.
 - Payment can be made in cash over the counter or by giving instructions to debit your BD account.
- **Can I apply for the 1:1 Finance from the branch?**
 - Yes, you can apply for the 1:1 Finance from our branch.
 - Walk in to the branch.
 - Ensure you have funds available for your subscription.
 - Approach a branch staff for 1:1 Finance.
 - Sign the necessary loan forms and Security forms.
 - Wait for a confirmation message from Bank Dhofar for your subscriptions.
- **Which branch can I go for IPO subscription and 1:1 Finance?**
 - You can walk in to any Bank Dhofar Branch to apply for the IPO subscription and 1:1 finance.
- **My account has been debited but I have not yet received the subscription confirmation.**
 - Please anticipate us to complete your request before the end of next working day.
 - We will communicate to you the output of your subscription once the process is completed.
- **My account has been debited but I have received a message for failed subscription, and I have not received my refund.**
 - In case the subscription is not successful, your money will be refunded back to your account that was debited within 48 hours.