

Product Description
<p>“Current Account” A regular banking account that allows the customer to transact all their daily financial operations and withdraw funds at any time.</p>
Key Product Feature/ Characteristics
<ul style="list-style-type: none"> • Minimum balance requirements RO 200 or equivalent in other foreign currencies. • No interest applicable to this account • Visa Debit card – based on segment, with convenient shopping access using Visa Debit card at all merchants worldwide. • Available for all customer segments except Minors. • Cheque book facility, 3 types of cheque book are provided (10, 25 and 50 leaves) • Overdraft facility. • “AUTO-SWEEP” link. • Account can be opened in OMR, AED, USD, Euro and GBP currencies • Flexibility of withdrawing the money at any time through ATMs and other banking channels without penalty. • 24/7 account access to ATMs across Oman in addition to Mobile, Internet Banking and call center. • Monthly e-statement, helping the customer in reconciling their day-to-day transactions • Payment of utility bills through Internet/Mobile Banking
Consequences in relation to failure to comply with the terms of the contract
<p>Non maintenance of minimum balance of RO 200 will lead to a charge of RO 0.525 (Including VAT) per month (except for pension accounts, social security and accounts with monthly salary less than RO 500)</p>
Price and Return Disclosures
<ul style="list-style-type: none"> • No interest applicable to this account • Non maintenance of minimum balance of RO 200 will lead to a charge of RO 0.525 (Including VAT) per month. • Cheque book issuance fees (10 leaves – RO 1.050, 25 leaves – RO 2.100 and 50 leaves – RO 3.150) including VAT • Cheque Return fees (Insufficient fund RO 15.750, other reasons RO 10.500) including VAT • For other fees and charges related to this product, please refer to the Bank Tariff sheet.
Terms and Conditions of the Bank
<p>Please refer to the comprehensive Terms and Conditions listed in Account Application</p>
Terms and Conditions (Specified for the product)

As mentioned above	
Customer Signature and Consent	Date