

Product Description	
<p>“Non-interest Bearing Saving Account” is 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 100 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 customers segments. • Account can be opened in OMR, AED, USD and GBP currencies • Flexibility of withdrawing the money at any time through ATMs and others banking channels without penalty. • 24/7 account access to ATMs across Oman in addition to Mobile Banking, 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 100 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 • Cash deposits fee will be applied on account(s) opened with an international currency. • Prevailing currency exchange rates will be applied on international currency. • 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 of the Bank (Specified for the product)	
<p>As mentioned above</p>	
Customer Signature and Consent	Date

