

# CREDIT CARD SERVICES & FEES (CUSTOMER)



## THIS FORM IS PART OF THE OVERALL CREDIT CARD TERMS AND CONDITIONS OF THE BANK.

I confirm that, I have received the General Terms and Conditions of the Bank and the information regarding the Credit Card product, standard fees and charges, Features and Services, Limits, Grace Period and Billing, Loss/Theft / Misuse which have been explained in detail by the Bank representative. By signing this form, I confirm having received, read and understood the Bank's Credit Card Terms and Conditions and those applicable specifically to the type of card chosen by me. The details in this booklet have to be read along with the terms and conditions of the Cardholder Agreement of the Bank. The information herein is applicable to all Credit Cardholders and applicants for Credit Cards of the Bank. I understand and expressly agree and accept to be bound by these terms and conditions whether set out in English and/or Arabic.

# SCHEDULE OF CHARGES

| NO                                         | ITEM/TYPE                                                                              | STANDARD                               | GOLD                                   | TITANIUM                               | PLATINUM                               | WORLD                                  |
|--------------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|
| <b>A. SALIENT FEATURES</b>                 |                                                                                        |                                        |                                        |                                        |                                        |                                        |
| 1.                                         | International and Worldwide Access                                                     | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 2.                                         | Pre-Authorization                                                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 3.                                         | Stand in Limit                                                                         | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 4.                                         | Convenience                                                                            | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 5.                                         | Worldwide Acceptance                                                                   | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 6.                                         | MasterCard Global Service                                                              | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 7.                                         | Recognition                                                                            | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 8.                                         | 24 Hours Customer Call Centre                                                          | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 9.                                         | SMS Alerts                                                                             | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 10.                                        | Supplementary Cards for Family                                                         | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 11.                                        | Cash Withdrawal from ATMs                                                              | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 12.                                        | Balance Enquiry                                                                        | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 13.                                        | Online Shopping                                                                        | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| <b>B. SERVICES*</b>                        |                                                                                        |                                        |                                        |                                        |                                        |                                        |
| 1.                                         | Special Discounts & Offers **                                                          | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 2.                                         | Priceless Arabia                                                                       | ✓                                      | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 3.                                         | Takaful Travel Cover                                                                   |                                        | ✓                                      | ✓                                      | ✓                                      | ✓                                      |
| 4.                                         | Free Access to MasterCard Premium Lounge                                               |                                        |                                        | ✓                                      | ✓                                      | ✓                                      |
| 5.                                         | Free Access to Lounge Key over 1,000 Airport Lounges                                   |                                        |                                        |                                        | ✓                                      | ✓                                      |
| 6.                                         | Premium Experiences and Opportunities                                                  |                                        |                                        |                                        | ✓                                      | ✓                                      |
| 7.                                         | Travel Inconvenience Cover                                                             |                                        |                                        |                                        |                                        | ✓                                      |
| 8.                                         | Travel Medical Insurance                                                               |                                        |                                        |                                        |                                        | ✓                                      |
| 9.                                         | Travel Insurance Confirmation Letter                                                   |                                        |                                        |                                        |                                        | ✓                                      |
| <b>C. FEES AND CHARGES (Prices in OMR)</b> |                                                                                        |                                        |                                        |                                        |                                        |                                        |
| 1                                          | <b>Annual Fees</b><br>(Fee will be charged in the first month)                         | OMR 35                                 | OMR 30                                 | OMR 35                                 | OMR 50                                 | OMR 50                                 |
| 2                                          | <b>Monthly Fees</b><br>(Not applicable if full outstanding amount settled on due date) | OMR 6 per month                        | OMR 14 per month                       | OMR 25 per month                       | OMR 35 per month                       | OMR 75 per month                       |
| 3                                          | Annual supplementary Card Issuance fees                                                | OMR 5                                  | OMR 5                                  | OMR 10                                 | OMR 10                                 | OMR 20                                 |
| 4                                          | Cash Withdrawal Fees                                                                   | OMR 3                                  | OMR 3                                  | OMR 3                                  | OMR 3                                  | OMR 3                                  |
| 5                                          | Cash Withdrawal Limit                                                                  | 80%                                    | 80%                                    | 80%                                    | 80%                                    | 80%                                    |
| 6                                          | Monthly Repayment                                                                      | 5% or 100%                             | 5% or 100%                             | 5% or 100%                             | 5% or 100%                             | 5% or 100%                             |
| 7                                          | Minimum Monthly Repayment                                                              | Min 5% or OMR 10/- whichever is higher | Min 5% or OMR 10/- whichever is higher | Min 5% or OMR 10/- whichever is higher | Min 5% or OMR 10/- whichever is higher | Min 5% or OMR 10/- whichever is higher |
| 8                                          | Card replacement Fee                                                                   | OMR 5                                  | OMR 5                                  | OMR 5                                  | OMR 5                                  | OMR 10                                 |
| 9                                          | Card Cancellation Fee                                                                  | -                                      | -                                      | -                                      | -                                      | -                                      |
| 10                                         | PIN regeneration Fee                                                                   | OMR 3                                  | OMR 3                                  | OMR 3                                  | OMR 3                                  | OMR 3                                  |
| 11                                         | Duplicate Statement Fee                                                                | OMR 5                                  | OMR 5                                  | OMR 5                                  | OMR 5                                  | OMR 5                                  |
| 12                                         | Receipt copy request fee                                                               | OMR 10                                 | OMR 10                                 | OMR 10                                 | OMR 10                                 | OMR 10                                 |
| 13                                         | Fees for Processing Transactions Outside Oman (per Transaction Amount)                 | 2.5%                                   | 2.5%                                   | 2.5%                                   | 2.5%                                   | 2.5%                                   |

\*Terms and Conditions Apply.

\*\* Offers based on card type.

Name of the Primary Card Holder:

Signature:

Date:

