

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
A. SALIENT FEATURES						
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. SERVICES*						
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					✓
C. FEES AND CHARGES (Prices in OMR)						
1	Primary Card: First Annual Subscription Fee payment with higher amount for the first month	OMR 35	OMR 48	OMR 40	OMR 50	Free
2	Primary Card Annual Subscription Fee payment for the next 11 months	OMR 6 per month	OMR 24 per month	OMR 30 per month	OMR 75 per month	OMR 150 per month
3	Annual supplementary Card Issuance fees	OMR 5	OMR 5	OMR 10	OMR 10	OMR 10
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: