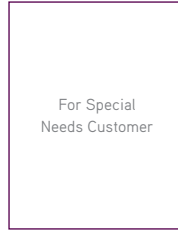


# Current Account Opening Form



Date:  <sup>DD</sup>   <sup>MM</sup>    <sup>YYYY</sup>

Note: Please complete in BLOCK letters and sign in the appropriate space.

Branch: \_\_\_\_\_

## RELATIONSHIP DETAILS

CIF Type:  Single  Joint  Minor  
 Account Type:  Current  Savings  
 Account Currency:  OMR  AED  USD  GBP  EUR  
 Relationship Criteria:  Salary Transfer  Deposit Based

## PERSONAL DETAILS

Name(s) of Applicant(s) - as per ID Card

Title	First Name	Second Name	Third Name	Surname/Tribe
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____

	Nationality	ID/Resident Card	Expiry Date	Date of Birth	Gender
First Applicant					<input type="checkbox"/> M <input type="checkbox"/> F
Second Applicant (if joint account)					<input type="checkbox"/> M <input type="checkbox"/> F

Account Name (if joint account): \_\_\_\_\_

Type of Relationship (if joint account): \_\_\_\_\_

Instruction for Account Operation:  Singly  Jointly  Others (please specify): \_\_\_\_\_

## ATTORNEY/GUARDIAN

Name of Attorney/Guardian: \_\_\_\_\_ ID/PP No.: \_\_\_\_\_

Power of Attorney Expiry Date: \_\_\_\_\_

## ATM/DEBIT CARDS

Please issue me/us an ATM/Debit Card  Please do not issue me/us an ATM/Debit Card

My name to appear on the card, as below: (English only: max 20 characters)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Second Applicant-Supplementary Card: (English only: max 20 characters)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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**Supplementary Cardholder's Details**

ID/PP No.: \_\_\_\_\_

Limit to be assigned: \_\_\_\_\_

Supplementary card to be activated by principal cardholder

## FIRST APPLICANT DETAILS

Source of Income: <input type="checkbox"/> Salary <input type="checkbox"/> Own Business <input type="checkbox"/> Others	P.O Box: _____ Postal Code: _____
Sector (if salary): <input type="checkbox"/> Government <input type="checkbox"/> Private	House No./Flat No.: _____ Building No.: _____
Name of the Employer: _____	Way No.: _____ Area: _____
Nature of Business: _____	Wilayat: _____ Res. Tel. No.: _____
Designation: _____	Mobile (1): _____ Mobile (2): _____
Employee No.: _____ Date of Joining: _____	Email: _____
Passport No.*: _____ Passport Expiry Date*: _____	Permanent Address (Home Country): _____
Visa No.*: _____ Visa Expiry Date*: _____	_____
Telephone: _____ Fax: _____	_____ Telephone: _____
Income p.m. : _____ Source of Other Income: _____	

\*For Non-Omani Nationals

## SECOND APPLICANT DETAILS

Source of Income: <input type="checkbox"/> Salary <input type="checkbox"/> Own Business <input type="checkbox"/> Others	P.O Box: _____ Postal Code: _____
Sector (if salary): <input type="checkbox"/> Government <input type="checkbox"/> Private	House No./Flat No.: _____ Building No.: _____
Name of the Employer: _____	Way No.: _____ Area: _____
Nature of Business: _____	Wilayat: _____ Res. Tel. No.: _____
Designation: _____	Mobile (1): _____ Mobile (2): _____
Employee No.: _____ Date of Joining: _____	Email: _____
Passport No.*: _____ Passport Expiry Date*: _____	Permanent Address (Home Country): _____
Visa No.*: _____ Visa Expiry Date*: _____	_____
Telephone: _____ Fax: _____	_____ Telephone: _____
Income p.m. : _____ Source of Other Income: _____	

\*For Non-Omani Nationals

## BANKING SERVICE REQUIRED

<input type="checkbox"/> Cheque Book:	<input type="checkbox"/> 5 leaves <input type="checkbox"/> 25 leaves <input type="checkbox"/> 50 leaves	<input type="checkbox"/> Email Alerts for Account Transactions
<input type="checkbox"/> SMS Alerts for Account Transactions:	<input type="checkbox"/> Arabic <input type="checkbox"/> English	

## STATEMENT TYPE AND FREQUENCY

Standard Frequencies:	<input checked="" type="checkbox"/> Printed (Biannually)	<input checked="" type="checkbox"/> Email (Monthly)
Change in Printed Frequency*, please specify	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly
*Charges applicable	<input type="checkbox"/> Monthly	

## TERMS AND CONDITIONS:

I/We confirm that the information given above is true and complete, and that I/We have received the Bank's General Terms and Conditions for the operations of the Account(s) and Electronic Banking Services and those applicable specifically to the type of account chosen by me/us. I/We understand and expressly agree and accept to be bound by them whether set out in English and/or Arabic. I/We confirm that all expected inward remittances to my/our account(s) will comply with the stipulation of Central Bank of Oman.

Name	Signature/Thumb Impression	Signature/Thumb Impression Verified (Bank use only)
First Applicant		
Second Applicant (if joint account)		

## FOR BANK USE ONLY

### List of documents obtained and verified against original/KYC steps

<input type="checkbox"/> Resident ID	<input type="checkbox"/> Specimen Signature Card	<input type="checkbox"/> Power of Attorney Document
<input type="checkbox"/> Customer Passport	<input type="checkbox"/> 2 Photographs for Special Needs Customers	<input type="checkbox"/> Attested Copies of Original Mandate from the Account Holder
<input type="checkbox"/> Customer GCC ID	<input type="checkbox"/> Customer Met in Person	<input type="checkbox"/> Birth Certificate (for Minor Account Only)
<input type="checkbox"/> Monthly Turnover of the Account: _____		<input type="checkbox"/> Customer Visa

Customer Segment  Mass  Mass Affluent  Affluent  VIP

	Processed and Input By	Data Input Verified and Authorised By
For Branch Use		
For Operation Use		

DSR/PBO Code: \_\_\_\_\_ DSR/PBO Name: \_\_\_\_\_

# بطاقة نموذج التوقيع Specimen Signature Card

ملاحظة: الرجاء تعبئة هذا الطلب بخط واضح والتوقيع في الفراغ المخصص لذلك.  
Note: Please complete in BLOCK letters and sign in the appropriate space.



اسم الحساب: \_\_\_\_\_ الفرع: \_\_\_\_\_ Account Name: \_\_\_\_\_

التاريخ: \_\_\_\_\_ رقم الحساب: \_\_\_\_\_ Account No.: \_\_\_\_\_

Account Operating Instructions:

تعليمات خاصة بتشغيل الحساب:

فردى / مشترك / اخرى (يرجى التحديد): \_\_\_\_\_ Singly/Jointly/Others (Please specify): \_\_\_\_\_

التوقيع (٣) Signature (3)	اسم المفوض بالتوقيع (٣) Signatory Name (3)	التوقيع (١) Signature (1)	اسم المفوض بالتوقيع (١) Signatory Name (1)
التوقيع (٤) Signature (4)	اسم المفوض بالتوقيع (٤) Signatory Name (4)	التوقيع (٢) Signature (2)	اسم المفوض بالتوقيع (٢) Signatory Name (2)

FOR BRANCH USE ONLY **لاستخدام الفرع فقط**

استلمت من قبل: \_\_\_\_\_ Received by: \_\_\_\_\_

مسحت ضوئياً من قبل: \_\_\_\_\_ Scanned by: \_\_\_\_\_

اعتمدت من قبل: \_\_\_\_\_ Authorised by: \_\_\_\_\_

# Terms and Conditions for Current Account

1. The credit balance in the Current Account is deposited by the Customer as a loan [Qard] to the Bank, on which no profit or other form of return is payable. The Bank undertakes to pay any credit balance in its favour in the Current Account in full at the request of the Customer, subject to the Customer's compliance with these Conditions, and the General Terms and Conditions of the Bank. The Bank may invest the credit balance in the Current Account in such manner as the Bank, in its absolute discretion deems fit, not contradicting Shari'a Principles. No returns of whatsoever nature (including profit) shall be paid out to the Customer on the Current Account. The opening of the Current Account shall be subject to the minimum balance requirements prescribed by the Central Bank of Oman from time to time, and advised to the Customer, where the Bank shall not charge any fees for the fall below balance of the Account, and may be operated in such denominations approved by the Bank from time to time.
2. Withdrawals from a Current Account shall be made using the Card, withdrawal slips, cheques, standing instructions, pay orders or electronic instructions, through the channels made available by the Bank, including but not limited to point of sale, branches, Internet Banking, ATMs, Mobile Banking, Phone Banking or by such other modes or channels as shall be made available by the Bank from time to time. Deposits in the Current Account shall be accepted in all branches of the Bank in OMAN by cash, transfers, cheques drawn on the Bank's branches or local banks or through the Bank's ATMs, or by any other mode acceptable to the Bank.
3. The Bank shall have the right to refuse to pay any payment orders or cheques written on forms other than the Bank's forms, without any responsibility whatsoever on the part of the Bank.
4. The Customer shall draw cheques in Arabic or English languages. The Bank shall not accept cheques written in any other language.
5. The Bank shall have the right, without any obligation, to honour the value of cheques or other negotiable instruments, drawn on the Current Account even if this were to cause the Current Account to be overdrawn. The Customer undertakes to pay or repay all the due amounts in the Customer's overdrawn Current Account immediately upon the request of the Bank.
6. The Bank shall have the right, without taking any liability, to refuse to pay the value of the cheques, drawings and payment orders drawn on the Current Account if the balance is not sufficient, even if the Customer has credit balance in any other Accounts, unless the Customer has prearranged with the Bank in writing to cover the amount of cheques, or any other withdrawals from any of his current or saving accounts with the Bank, subject to any service fee notified by the Bank from time to time.
7. The Bank may, without taking any liability, accept from the Customer any stop payment of cheque in case it is lost and proof has to be provided from the ROP, or in other circumstance as shall be allowed by law and agreed by the Bank. However, the Customer will bear any loss, damage and cost (including legal cost) due to these incidents.
8. The Customer shall take due care of the cheque book issued to it by the Bank, and shall bear full responsibility and liability in respect of the issuance and use of any cheques and shall be responsible in all cases arising out of theft of the cheque book or the misuse thereof or of any of the cheques contained therein, including forgery, regardless of whether the aforementioned misuse was committed by any employee(s) of the Customer or by any other person. The Customer shall sustain all the consequences of the default and indemnify and hold the Bank harmless in all respects. The Customer will promptly notify the Bank in writing of the loss or theft of any cheque or payment instrument and will return to the Bank or destroy any unused cheque, payment instruments and related materials when the relevant Account is closed. The Customer shall not give any of the cheque books to any third parties. The Customer shall immediately inform the Bank in writing, upon the loss or theft of a cheque book, in the absence of which otherwise the Customer shall bear all the consequences in cases of its misuse.
9. The Bank has the right to refuse issuing a cheque book to the Customer, without giving any reason. This shall not prevent the right of withdrawal by other means.
10. The Bank has the right to close the Current Account and to cause the Customer's name to be blacklisted in accordance with the regulations of any applicable credit agency or the CBO or any other regulatory authority in force from time to time.
11. The total amount of cheques drawn on the Current Account, but not yet presented for payment must not, at any time, exceed the available balances of the Current Account and available for withdrawal. The Bank is not obliged to honour cheques drawn against unrealised or uncleared payments into the Current Account. The Bank will levy a charge for any cheque that is returned unpaid for lack of funds.
12. Anything not covered under these Conditions, will be governed by the General Terms & Conditions of the Bank, as applicable from time to time.

The Current Account Terms & Conditions (the "Conditions") shall be read and interpreted in conjunction with the General Terms & Conditions of the Bank. Words capitalised but not otherwise defined in these Conditions, shall have the same meaning as defined under the General Terms & Conditions

\_\_\_\_\_  
Customer Name

\_\_\_\_\_  
Customer Signature

Date: 

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