

## Terms and conditions

The terms and conditions set forth herewith govern requests for funds transfer and are in addition to any other agreements, accounts documentation and the Bank's general terms and conditions for the operation of the accounts.

1. The Bank is at liberty to send the telegraphic transfer either literally or in cipher, and the Bank accepts no responsibility for any loss, delay, error, omission, or damage that may occur in the transmission of the message or for its misinterpretation when received.
2. In the absence of specific instructions to the contrary, the telegraphic transfer/demand draft will be effected in the currency of the country in which the payment is to be made.
3. All charges incurred outside the Sultanate of Oman are for the account of the beneficiary unless specified by the applicant.
4. The Bank reserves the right to draw this telegraphic transfer/demand draft on a different place from that specified by the remitter if operational circumstances so require.
5. Telegraphic transfers will be effected with spot value (two business days after the deal date). Applications for same-day value will be handled at the discretion of the Bank, subject to the time the application is received, the cut-off times related to the telegraphic location of the destination, and additional charges.
6. The Bank reserves the right to delay or not process this telegraphic transfer, demand draft or cashier's order without any liability on the part of the Bank if the Bank is of the opinion that the information given is incomplete, not sufficiently clear, or does not meet any act or order of regulatory authority/government agency.
7. If the demand draft/cashier's order is lost, stolen or destroyed, the customer will indemnify the Bank and agree to hold it free and harmless from all liability with respect to the lost, stolen or destroyed draft/cashier's order if the Bank agrees to issue a replacement draft/cashier's order or refund the amount of the draft/cashier's order.
8. Purchase by the Bank of a demand draft previously issued by the Bank will be at its discretion and transacted at its buying rate for the currency of the draft/cashier's order.
9. The cashier's order drawn on the Bank is payable at par when presented to any of our branches in Oman.
10. It is understood that neither you nor your branches or correspondents are responsible for any delay, mistake or omission caused by telegraphic or postal authorities and that in the event of the demand draft/cashier's order being lost or stolen, the Bank is not liable for immediate refund.
11. A charge will be made for payments enquiries received where the Bank is not at fault, eg refunds, cancellation, amendments, duplicate advices, fate of funds, copies of cleared payments etc (a charge will be made as per payment instruction).