

NBK Daily Call Account Terms and Conditions

- (1) The account can be opened by individuals and companies within the Business Banking segment, with no minimum balance required to open the account.
- (2) The account may be opened in Kuwaiti Dinars (KWD), US Dollars (USD), British Pounds Sterling (GBP), or Euro (EUR).
- (3) The minimum daily account balance required to earn interest is KWD 1,000 (One Thousand Kuwaiti Dinars) or its equivalent in other currencies.
- (4) Interest is calculated on a daily basis and credited to the account in accordance with the Bank's prevailing procedures, and varies depending on the currency and balance tiers.
- (5) No interest shall be accrued for any day on which the account balance falls below KWD 1,000.
- (6) The interest rate is variable; therefore, the Bank reserves the right to amend the interest rate at any time in accordance with the rate determined by the Bank from time to time.
- (7) Withdrawals from the account may be made using the designated forms, ATM card, or any other instrument provided by the Bank in accordance with its prevailing procedures. Withdrawals by cheque are not permitted.
- (8) The Bank reserves the right to amend the terms and conditions at any time without prior notice, including but not limited to account features, minimum balance requirements, and interest rates.
- (9) All other terms and conditions applicable to savings accounts and the general provisions for opening accounts shall apply insofar as they do not conflict with the provisions of this account.