

Wholesale Banking Clients FAQ

Table of Contents

General.....	2
Account Operations	6
Know Your Customer (KYC) & Account related documentation	8
Credit Facility (including Trade Finance).....	9
Digital Banking.....	10
Corporate Credit Card.....	14
Global Markets.....	17

You may contact your Relationship Manager or reach out to our dedicated Customer Support Team at wbsupport@soharinternational.com or call us at our 24/7 Call Centre +968 24761761.

General

Questions	Responses
<p>What will happen after the Merger date?</p>	<p>HSBC Bank Oman (“HBON”) customers have now been migrated to Sohar International Bank (“Sohar International”).</p> <p>All HSBC branches and ATMs are now part of Sohar international network and you will be able to access a larger network of branches and ATMs ATM & branch locator Sohar International</p> <p>Services will resume in a phased manner from Saturday August 19, 2023 onwards. You will experience a smooth transition of your relationship to Sohar International in a safe and secure manner and with minimal disruption.</p>
<p>What is the benefit to me as a customer of Sohar International with this proposed merger?</p>	<ul style="list-style-type: none"> • Established in 2007, Sohar International is one of the fastest growing bank in Sultanate of Oman providing retail banking, wholesale banking, wealth management and investment advisory services. • With its forward-thinking approach and bespoke product offerings, Sohar International has positioned itself at the forefront of the market by extending services beyond the conventional means. These include investment and advisory services, advanced digital solutions, and one-stop shop offerings to facilitate seamless dealings. • We take pride in being a flexible, dependable and cost-efficient banking partner, possessing all the necessary tools to deal with every kind of business challenge, ensuring greater wins for you at every stage. • The bank is backed by strong Government and private shareholders. As at December 31, 2022, Sohar International was held 16.39% by Royal Court Affairs (RCA), 15.43% by Oman Investment & Finance Co. (OIFC), 5.59% by Oman Investment Authority (OIA).
<p>To whom does Sohar International – Wholesale Banking cater to?</p>	<p>Wholesale Banking caters to diversified institutional clientele comprising Government institutions & Companies, Financial Institutions, Multi-National Companies, Large Business Groups, Mid-Corporates, SMEs/MSMEs. Services include, but not limited to Loans and Deposits, Project Finance & Syndication, Investment banking, Transaction Banking, Cash Management, Digital Banking Solutions.</p>
<p>What are various banking solutions offered by Sohar International?</p>	<ul style="list-style-type: none"> • Sohar International has always been at the forefront of providing innovative and customized banking solutions to its client. The bank offers following products/ services to cater to your specific needs:

Questions	Responses
	<ul style="list-style-type: none"> - <u>Accounts & Cards</u> – Multi currency business current accounts, Escrow Accounts, Salary & Cash Management, demand deposit & Call accounts, Corporate Credit Cards, Pre-loaded Cards, Debit Cards and Cash Deposit Cards - <u>Financing & Loans</u> – <ul style="list-style-type: none"> a. <i>Working Capital</i> – Overdraft (OD), Short Term loans (STLs) b. <i>Term Loans</i> – Medium and Long Term Loans. c. <i>Project Finance</i> – Syndicated loans, Bilateral Loans, d. <i>Trade Finance</i> – Import LC, Export LC Confirmation, Guarantees, Export LC Bill discounting, Export & Import loans e. <i>Real Estate Finance</i> – Financing for acquisition and development of property. f. <i>Special Finance</i> - Share trading loans, bridge loans, seasonal finance, investment loans, specific order financing, general purpose loans, asset purchase loans, cash flow financing. - <u>Business Advisory</u>: Project advisory, FX and Interest rate advisory, SME advisory & Treasury Services. - <u>Digital Banking Services</u>: Sohar International provides fast and easy internet banking through its Corporate Internet Banking and Transaction Banking platform. The bank also provides POS machine services and Payment Gateway services with host of features. <p><i>For more information on the above products & services please refer Wholesale Banking Sohar International</i></p>
<p>How secure is Sohar International's digital banking services platform?</p>	<p>Sohar International's bespoke digital banking platform has been developed with the aim of delivering and ensuring the highest levels of security and efficiency.</p> <p>The platform is continuously tested and upgraded in line with the necessary security standards to safeguard you and ensure that all transactions processed securely. The control measures in place aid in eliminating transactional errors and fraudulent activities.</p>
<p>When can I start doing transactions or availing banking services with Sohar International?</p>	<p>Services will resume in a phased manner from Saturday August 19, 2023 onwards. You will experience a smooth transition of your relationship to Sohar International in a safe and secure manner and with minimal disruption.</p> <p>We will continue to communicate with you as the merger progresses.</p>

Questions	Responses
<p>Will there be any change in HQ/ Branch location & timings?</p>	<p>There will not be any immediate impact for you with regards to branch locations and operations. All the HBON branches has moved under Sohar International network during the Merger Weekend.</p> <p>You can now access a wider network of branches and ATMs under Sohar International, details of which are updated on our website ATM & branch locator Sohar International</p>
<p>Will I be able to access Sohar International ATMs/ CDMs?</p>	<p>You would have received your new Sohar International Corporate Credit Card(s). You can now access Sohar International's ATMs/CDMs and ATMs of other banks using the new Sohar International card.</p>
<p>How do I transact at Sohar International?</p>	<p>You can execute your transactions digitally or through our expanded branch network. For detailed guide on our digital offerings and process guides, refer the relevant section in this FAQ. To execute transactions, you can download the various forms from our website Forms Download Center Sohar International</p>
<p>How can I transact digitally?</p>	<p>Digital is the future, and Sohar International firmly believes that by offering robust and holistic digital solutions, you will be able to safely and efficiently manage your operational needs with a click of a button.</p> <p>The bank offers a highly secure and seamless digital banking experience through its web-based digital banking platform (SoharWeb (soharinternational.com)) which comes with advanced online features that have been formulated to meet your business requirements. Our offering includes,</p> <ul style="list-style-type: none"> • <u>Wholesale Banking Digital Services</u> – a secure web-based Internet banking platform that allows you to execute critical transaction instantly from the comfort of your office. Some of the key facilities offered are: <ul style="list-style-type: none"> - Account balance enquiry & statement download. - Salary payments (WPS) - Utility Bill Payments - Fund Transfers - Credit Card balance enquiry, management payments & statement download - Transaction Banking: Comprehensive and seamless solutions to meet your Trade Finance, Cash Management & Supply Chain Finance requirements. These state of the art modules come with several features like:

Questions	Responses
	<ul style="list-style-type: none"> ○ Auto reconciliation ○ MIS for better receivable/ working capital management ○ Payment processing through complete integration of our platform with your ERP system. ○ Host to host connectivity via ERP systems integration ○ <u>DigiTrade</u> – Comprehensive digital product suite to simplify trade finance & payment requirements. <ul style="list-style-type: none"> ▪ Wider reach with 500+ international banking tie-ups. ▪ Digital Supply Chain Finance capabilities including digital initiation of application for Letters of Credit (LC), Letter of Guarantee (LG) & Trade Loans ▪ Payment processing with multiple options such as single payment initiation, file upload using batch and bulk modules and customized file uploads ▪ Integrated and unified solution for receivable and payable management. ○ <u>DigiCash</u> – Aims to simplify your cash flow management by offering <ul style="list-style-type: none"> ▪ Receivable management ▪ Direct debit facility ▪ Check deposit through Remote capture (RDC) ▪ Post Dated Cheque (PDC) management ▪ Virtual accounts ▪ Liquidity management ▪ Remote Cheque Printing ● <u>E-Commerce & Payment Solutions</u> <p>We offer state-of-the-art payment solutions to seamlessly integrate clients' online e-commerce platform needs and secure payment processing, empowering businesses to not only survive, but thrive</p> <ul style="list-style-type: none"> - Android-based GPRS terminal supporting all payment methods - Accepting all local & international cards (Visa, Mastercard, American Express) - Merchant portal for all MIS / analytical reports - Integrated with operative accounts - 24/7 customer support - Holistic solutions for consumer, retail merchant, hospitality, travel & tourism & hypermarkets - Payment gateway: integration with B2C - Frictionless experience & scalable solutions - Secured transactions

Questions	Responses
	<p>For more information on digital banking platforms please refer Digital banking overview Sohar International</p> <p>Also find attached following:</p> <p>1. Detailed product user guides (Wholesale Banking Digital Services - User Guide Sohar International)</p> <p>Instructional videos (Transaction Banking Videos Sohar International)</p>
Will there be any change in the relationship management of my accounts after the Merger Date?	<p>We do not foresee any immediate change in your Relationship Manager.</p> <p>Sohar International endeavors to ensure that the transition is seamless, convenient and hassle free for all its clients.</p> <p>Any changes carried out will be intimated to you at the earliest possible, with the aim of affirming that your needs and requirements will continue to be serviced seamlessly.</p>
How do I contact Sohar International?	<p>You may contact your Relationship Manager or reach out to our dedicated Customer Support Team at wbsupport@soharinternational.com or call us at our 24/7 Call Centre +968 24761761.</p>

Account Operations

Questions	Responses
Has my account number, customer ID change after the Merger Date?	<p>Your HBON account(s) details have been automatically transferred to Sohar International.</p> <p>You have been issued a new Customer ID, new account number(s) against your existing HBON account(s) details.</p> <p>If you are already an existing customer of Sohar International, the existing Customer ID of Sohar International continues. The same will reflect all transferred HBON account(s) with new account number(s) along-with your existing Sohar International account(s).</p> <p>Your Relationship Manager will communicate these details.</p>
What will happen to the funds or outstanding balances in my account(s) after the Merger Date?	<p>The funds or outstanding balances in your existing HBON account(s) has been transferred along with your account details to Sohar International in the new account(s) over the Merger Weekend.</p>

Questions	Responses
<p>How will I continue to do avail banking services and under transactions after the Merger Date?</p>	<p>We advise you to share your new Sohar International bank account details with your customers and any other third parties, as may be deemed fit.</p> <p>However, you will be able to operate seamlessly with us by quoting your HBON account(s) details or deal / transaction reference(s), even after the Merger Date.</p> <p>We will continue to serve you and process your banking services request(s), transaction(s) in an uninterrupted manner.</p>
<p>What will happen to my demand deposit(s) / term deposit(s) / fixed deposit(s)/ call deposit(s) after the Merger Date?</p>	<p>Interest will continue to accrue on your fixed and /or call deposits at the contracted rate or pricing with HBON upto the maturity date. The interest amount will be paid out or credited as per the instructions or contracted terms.</p> <p>Any new deposit or renewal of existing deposit will be as per the interest rate applicable and offered by Sohar International as on the date of transaction.</p> <p>Please reach out to your Relationship Manager or visit our website to know more about latest deposit rates.</p>
<p>What will happen to my cheque book / leaves and Post-dated Cheques (PDCs) issued by HBON after the Merger Date?</p>	<p>Your existing Cheque book / leaves and PDCs, issued by HBON, will continue to remain valid and will be duly honoured by Sohar International upon presentation.</p> <p>For new cheque book issuance, you can raise a request online through our digital channels or visit the nearest Sohar International branch or place a request with your Relationship Manager.</p>
<p>What will happen to my Corporate Credit Card(s) after the Merger Date?</p>	<p>Your corporate credit card(s) have been replaced by new Sohar International branded card(s) along with Personal Identification Number (PIN). The new Sohar International Corporate Credit Card(s) and the PIN Mailer(s) has been delivered to you.</p>
<p>What will happen to my standing instructions for utility payments, loan EMIs, Credit Card payments etc. after the Merger Date?</p>	<p>Your existing standing instructions have been migrated to Sohar International. However, in some rare cases due to missing information, some standing order/ instructions might not be available, and we hence recommend that you submit a fresh standing instruction (one time) for your new account to avoid any inconvenience.</p>
<p>What details should one require to transfer funds to my account after the Merger Date?</p>	<p>You should advise your customers and any other third parties of Sohar International's SWIFT credentials (below) along with your existing HBON account numbers to receive inward payments after the Merger Date:</p> <p>Beneficiary Bank: Sohar International Bank S.A.O.G, Oman</p>

Questions	Responses										
	<p>Beneficiary Bank SWIFT: BSHROMRUXXX</p> <p>Please share your new Sohar International bank account details, with your customers and any other third parties who make payments to you. However, you will continue to receive inward receipts into your existing HBON account number as it will be routed or linked to your new Sohar International Bank account number.</p> <p>For incoming international transfers after the Merger Date, you will be able to continue using the current HBON account number and SWIFT code BBMEOMRXXXX</p> <p>Please note, inward payments where Tag 56 a (intermediary bank) that contains HSBC nostro account numbers might get rejected/delayed.</p> <p>Below some of our new (SSI¹) corresponding banks for BIC BBMEOMRXXXX, for more corresponding banks and currencies please visit ALMANAC.</p> <table border="0"> <thead> <tr> <th>Currency</th> <th>Corresponding Bank</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>CHASUS33XXX</td> </tr> <tr> <td>EUR</td> <td>BSCHEMMXXX</td> </tr> <tr> <td>GBP</td> <td>SCBLGB2LXXX</td> </tr> <tr> <td>AED</td> <td>EBILAEADXXX</td> </tr> </tbody> </table>	Currency	Corresponding Bank	USD	CHASUS33XXX	EUR	BSCHEMMXXX	GBP	SCBLGB2LXXX	AED	EBILAEADXXX
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What if I have further queries on account operations?	You may contact your Relationship Manager or reach out to our dedicated Customer Support Team at wbsupport@soharinternational.com or call us at our 24/7 Call Centre +968 24761761.										

Know Your Customer (KYC) & Account related documentation

Questions	Responses
Do I need to submit new Know Your Customer (KYC) related documents after the Merger Date?	<p>Your existing KYC related document(s) available with HBON has been transferred to Sohar International over the Merger Weekend and will continue to remain valid unless expired.</p> <p>If required as per the extant regulatory requirements and bank's policy, we may request you to submit the latest KYC related document(s).</p>
Do I need to submit new board / shareholder	Your existing account authorisation related document(s) available with HBON has been transferred to Sohar International

¹ SSI stands for Standing Settlement Instructions

resolutions for authorizing signatories for account operation after the Merger Date?	over the Merger Weekend and will continue to remain valid unless you notify us and wish to make any amendments to the same. If required as per the extant regulatory requirements and bank's policy, we may request you to submit the latest account authorization related document(s).
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Credit Facility (including Trade Finance)

Questions	Responses
What happens to my transaction reference numbers for Trade Finance (Export Loan, Import Loan, Letters of Credit, Letter of Guarantee, Supply chain) related facilities after the Merger Date?	<p>You have been issued new account number(s), new trade transaction reference(s), and new deal reference(s), as applicable, against your existing HSBC account(s) details.</p> <p>If you are already an existing customer of Sohar International, your existing Customer ID of Sohar International continues. The same will reflect all transferred HSBC account(s) with new account number(s), trade transaction reference(s), and deal reference(s), as applicable.</p> <p>We advise you to please share your new account/ transaction reference details with your customers and any other third parties, as you may be deemed fit.</p> <p>However, you will be able to operate seamlessly with us by quoting your HSBC account(s) details or deal / transaction reference(s), even after the Merger Date.</p> <p>We will continue to serve you and process your banking services request(s), transaction(s) in an uninterrupted manner.</p>
How can I execute facility drawdowns/ trade transactions?	<p>Digital is the future, and Sohar International firmly believes that by offering robust and holistic digital solutions, you will be able to safely and efficiently manage your operational needs with a click of a button.</p> <p>The bank offers a highly secure and seamless digital banking experience through its web-based digital banking platform (SoharWeb (soharinternational.com)) which comes with advanced online features that have been formulated to meet your business requirements.</p> <p>You can also execute your transactions through our expanded branch network. To execute facility/ trade transactions, you can download the various forms from our website Forms Download Center Sohar International</p>
Do I need to execute new credit facility documents /	Your existing credit facility arrangement related document(s) available with HBON has been transferred to Sohar International

Questions	Responses
agreements after the Merger Date?	<p>over the Merger Weekend will continue to remain valid unless expired.</p> <p>In line with the extant regulatory requirements and bank's policy, if required, we will suitably reach out to you for renewal and/or review of the existing credit facility(s) along-with execution of credit facility documents / agreements.</p>
What will be the impact on existing facility pricing or interest rate after the Merger Date?	The existing contracted interest rate or pricing with HBON as per the contracted terms of the credit facility arrangement related document(s) will continue to remain valid until further review
How can I check on utilization and undrawn limits or facilities after the Merger Date?	<p>Your existing credit facility(s) / limits arrangement(s) along-with outstanding obligations with HBON has been transferred to Sohar International over the Merger Weekend and will continue to remain valid until further review</p> <p>You can access your account position through our digital channels or contact your Relationship Manager after the Merger Date.</p>

Digital Banking

Questions	Responses
What are the products & services available in the Wholesale Banking Digital Services Platform?	<p>The bank offers a highly secure and seamless digital banking experience through its web-based digital banking platform which comes with advanced online features that have been formulated to meet your business requirements. Our offering includes,</p> <ul style="list-style-type: none"> • <u>Wholesale Banking Digital Services</u> – a secure web-based Internet banking platform that allows you to execute critical transaction instantly from the comfort of your office. Some of the key facilities offered are: <ul style="list-style-type: none"> - Account balance enquiry & statement download. - Salary payments (WPS) - Utility Bill Payments - Fund Transfers - Credit Card balance enquiry, management payments & statement download - Transaction Banking: Comprehensive and seamless solutions to meet your Trade Finance, Cash Management

Questions	Responses
	<p>& Supply Chain Finance requirements. These state of the art modules come with several features like:</p> <ul style="list-style-type: none"> ○ Auto reconciliation ○ MIS for better receivable/ working capital management ○ Payment processing through complete integration of our platform with your ERP system. ○ Host to host connectivity via ERP systems integration ○ <i>DigiTrade</i> – Comprehensive digital product suite to simplify trade finance & payment requirements. <ul style="list-style-type: none"> ▪ Wider reach with 500+ international banking tie-ups. ▪ Digital Supply Chain Finance capabilities including digital initiation of application for Letters of Credit (LC), Letter of Guarantee (LG) & trade loans ▪ Payment processing with multiple options such as single payment initiation, file upload using batch and bulk modules and customized file uploads ▪ Integrated and unified solution for receivable and payable management. ○ <i>DigiCash</i> – Aims to simplify your cash flow management by offering <ul style="list-style-type: none"> ▪ Receivable management ▪ Direct debit facility ▪ Check deposit through Remote capture (RDC) ▪ Post Dated Cheque (PDC) management ▪ Virtual accounts ▪ Liquidity management ▪ Remote Cheque Printing <p><i>For more information on digital banking platforms please refer Digital banking overview Sohar International</i></p> <p>Also find attached following:</p> <ol style="list-style-type: none"> 1. Detailed product user guides (Wholesale Banking Digital Services - User Guide Sohar International) 2. Instructional videos (Transaction Banking Videos Sohar International) 3. Transaction Forms Forms Download Center Sohar International

Questions	Responses
<p>How do I access my account online through digital channels after the Merger Date?</p>	<p>Sohar International offers a highly secure and seamless digital banking experience through its web-based digital banking platform (SoharWeb (soharinternational.com)) which comes with advanced online features that have been formulated to meet your business requirements.</p> <p>If you are an existing customer of Sohar International, you will be able to login using your existing login credentials and view, access and undertake transaction involving the new account(s) i.e., transferred HBON account(s), only after the Merger Date.</p>
<p>How will I obtain my online User ID and password?</p>	<p>Your new login credentials have been delivered electronically in the form of an email on your registered email ID.</p> <p>The email contains a link (valid for 72 hours) that prompts the user to set a password to activate the account and conclude the registration process.</p> <p>This is a one-time exercise required to be completed in order to operate seamlessly on the digital channels after the Merger Date.</p>
<p>What if I do not receive my new login credentials?</p>	<p>In case you do not receive your new login credentials along-with activation instructions vide email, please contact your Relationship Manager or reach out to our dedicated Customer Support Team at wbsupport@soharinternational.com or call us at our 24/7 Call Centre +968 24761761.</p>
<p>When can I start transacting on Sohar International's digital platforms?</p>	<p>Please note that you will be able to undertake any transaction(s) on our Sohar International Wholesale Banking Digital Services Platform, only after the Merger Date.</p>
<p>How can I retrieve my credentials in case of having forgotten my username and password?</p>	<p>On the login page, click on "Forgot Password" or "Forgot Username" and follow the instructions on the subsequent pages.</p> <p>In the case of "forgot username", an email will be sent with your user name post verifications.</p> <p>In the case of "forgot password", a link will be sent to your registered email address through which you will be able to reset the password.</p>
<p>How do I do my digital transactions in secured manner?</p>	<p>For each transaction a one-time password (OTP) will be sent to the registered mobile number and email ID prior to authenticating the transaction.</p>
<p>Where will the one-time password (OTP) be sent?</p>	<p>The OTP will be sent via SMS on the registered mobile number or on registered email ID.</p>

Questions	Responses
<p>How can I convert the manual process of salary payments into an automated Straight Through Process (STP)?</p>	<p>Our platform is designed to automatically identify any errors in the files and fix it real-time; which makes the STP processing very beneficial and efficient in comparison to the old method of manual processing.</p> <p>Our online systems also provides you flexibility to have an authorization matrix for such transactions before same is processed under STP.</p> <p>Our salary processing module is fully compliant with the extant regulations of the Central Bank of Oman</p>
<p>Does the new platform provides option to have an authorization matrix?</p>	<p>Your existing digital banking set up will continue as is under Sohar International's digital banking platform.</p> <p>You can access the administration module, which would enable your System Administrator to handle user profile maintenance including authorization matrix set up.</p> <p>Alternatively, in case you need our support to modify your existing authorization matrix, you can contact your Relationship Manager or reach out to our dedicated Customer Support Team at wbsupport@soharinternational.com</p>
<p>What additional benefits will I receive from transacting online?</p>	<p>Transacting digitally offers a wide array of advantages in addition to the comfort of doing transactions from your office/ home or anywhere in the world. Digital transactions are highly secure and more efficient means of processing your payments. Furthermore, the following benefits will also be offered:</p> <ul style="list-style-type: none"> - Competitive charges/tariffs - Prioritization of payments processed online - Tracking the status of your payments - Saving details of beneficiaries to minimize processing time - Reduced Turn Around Time (TAT) and incidental cost benefits
<p>Can I access & use the Wholesale Banking Digital Services platform via tablets?</p>	<p>Sohar International's digital banking platform is a web-based portal and can be accessed through tablets as well as on desktops and laptops. We recommended following browsers:</p> <ul style="list-style-type: none"> • Google Chrome: Version 90+ • Mozilla Firefox: Version 95+ • Edge: Version 88+ • Safari: Version 12+

Questions	Responses
Is the Wholesale Banking Digital Services platform secure?	<p>Yes, the secured platform encrypts sessions between the computer logged in and the webpage using Secure Sockets Layer (SSL) to ensure communication cannot be intercepted. In addition, our systems automatically time-out login sessions after a specified period of time to protect against misuse.</p> <p>Please note the following relating authentication for financial transactions</p> <ul style="list-style-type: none"> • Logins & all financial transactions need two-factor authentication • Transactions & service requests follow customer specific approval matrix • One Time Password (OTP) is sent to the registered mobile number/email • Assigned accounts & modules only can be accessed by the users
If I have any further questions, whom can I approach?	You may contact your Relationship Manager or reach out to our dedicated Customer Support Team at wbsupport@soharinternational.com or call us at our 24/7 Call Centre +968 24761761.

Corporate Credit Card

Questions	Responses
What happens to my existing HBON Credit Card after the Merger Date?	You can continue using your existing HBON Corporate Credit Card(s) till the Merger Date. Kindly refer to the communication from HBON for further details.
How do I get my new Corporate Credit Card(s) and Personal Identification Number (PIN) Mailer?	<p>Your HBON Corporate Credit Card(s) has been replaced by new Sohar International branded card(s) which has been issued along with Personal Identification Number (PIN).</p> <p>The new Sohar International Corporate Credit Card(s) and the PIN Mailer(s) has been delivered to you.</p> <p>Although, you would have received a separate PIN mailer(s) for your Sohar International Corporate Credit Card(s), the same can also be viewed after logging into the Wholesale Banking Digital Services platform.</p>

Questions	Responses
<p>What if I do not get my new Corporate Credit Card(s) and PIN Mailer?</p>	<p>In case you have not received your Corporate Credit Card(s) & PIN Mailer(s), you may please contact your Relationship Manager or please reach out to our support team at wbsupport@soharinternational.com or our 24/7 Call Centre at +968 2476 1761.</p>
<p>Will my credit card limits in the new Corporate Credit Card(s) change?</p>	<p>The existing credit card limit(s) on you HBON Corporate Credit Card(s) has been transferred to Sohar International issued new Corporate Credit Card and will continue to remain valid unless expired.</p>
<p>Will the existing transaction restrictions on my Corporate Credit Card(s) continue after the Merger Date?</p>	<p>The credit card detail(s) along-with the existing transaction restrictions on your Corporate Credit Card(s) has been transferred over the Merger Weekend to Sohar International and will continue, as is, on the new Sohar International Corporate Credit Card(s).</p>
<p>How can I change the PIN for my Corporate Credit Card?</p>	<p>You cannot change the PIN for your Corporate Credit Card(s). You can, however, view the PIN of your Sohar International Corporate Credit Card(s) in the Cards section of the Wholesale Banking Digital Services platform, after logging in.</p>
<p>What features does Sohar International offer in Corporate Credit Card?</p>	<p>Please visit our website Accounts and cards Sohar International and click on the 'Accounts and Cards' option under the 'Wholesale Banking' tab. You can then choose the listed card variants to know about the features and benefits.</p>
<p>Do I need to update my account information / Know Your Customer (KYC) for the new Corporate Credit Card</p>	<p>Your existing KYC related document(s) available with HBON has been transferred to Sohar International on the Merger Date and will continue to remain valid unless expired.</p> <p>If required as per the extant regulatory requirements and bank's policy, we may request you to submit the latest KYC related document(s).</p>
<p>How can I activate my new Corporate Credit Card(s) after the Merger Date?</p>	<p>You can activate your card via our Wholesale Banking Digital Services platform. Alternatively, you can also reach out to our support team at wbsupport@soharinternational.com or our 24/7 Call Centre at +968 2476 1761 to activate your card after the Merger Date.</p>
<p>Is it safe to use the new Corporate Credit Card(s)?</p>	<p>Your new Sohar International Corporate Card(s) is absolutely safe and can be used for Contactless, Chip-based & for online transactions. You can activate your new card and start using your card as per your requirement.</p>

Questions	Responses
Do we get notification on mobile/ email wherever the card is used?	SMS transaction alerts will be sent to the registered mobile number assigned for the card. Kindly ensure to have your mobile number updated in banks records.
Does my billing cycle change for the new Corporate Credit Card(s) after the Merger Date?	<p>Yes, your new billing cycle will be 28th of every month and the Due Date for payment will be 20th of the subsequent month.</p> <p>Post the Merger Date, the first statement from Sohar International will be generated on August 28, 2023 and the first payment Due Date will be on September 20, 2023.</p>
How can I make payments to my Credit Card outstanding dues after Merger Date?	<p>All outstanding balances on your Corporate Credit Card would be automatically deduced from the linked Corporate Current account on the Due Date provided the account is linked to the card.</p> <p>You can also initiate the card payment via our Wholesale Banking Digital Services platform.</p>
How can I download my past Corporate Credit Card statement(s) after the Merger Date?	Card statements upto the last 6 (six) billing cycle / statement can be made available to you, upon request to your Relationship Manager, after the Merger Date.
How do I view & manage my Corporate Credit Card details after the Merger Date?	<p>You can use the Cards management module available in the Wholesale Banking Digital Services platform to do basic card management functions like view card details, Card Activation, Card Blocking, Card Payment, Transaction History etc.</p> <p>For details, please refer to the Instruction Guide(s) available on our website.</p>
Can I continue to download the reports for my Corporate Credit Card from the same platform which I have been using?	<p>Sohar International in partnership with Visa offers a new platform viz Visa Spend Clarity for downloading reports & MIS for your new Sohar International Corporate Credit Card.</p> <p>For enrollment, kindly reach out to our support team at wbsupport@soharinternational.com.</p>
Does SIB have to capability to integrate the Corporate Credit Card with our Enterprise Resource Planning (ERP)?	<p>Yes, Sohar International has the capability to integrate your Corporate Credit Card with your ERP. Sohar International in partnership with Visa offers integration capabilities with all major ERP systems to facilitate automatic generation of reports.</p> <p>Please reach out to our support team at wbsupport@soharinternational.com for initiating the ERP integration.</p>
Whom do I contact in case of any further queries	You may contact your Relationship Manager or reach out to our dedicated Customer Support Team at

Questions	Responses
	wbsupport@soharinternational.com or call us at our 24/7 Call Centre +968 24761761.

Global Markets

Questions	Responses
What will happen to existing forward contracts booked?	Your existing forward contract(s) has been migrated to Sohar International, as is, on the Merger Date and will continue, as is, till the maturity. On maturity, the deal will be settled as per the existing standard settlement instructions placed with HBON.
Will there be any change in FX Margins applicable?	The information on your existing FX Margin and terms of contract of the same with HBON, has been transferred to Sohar International over the Merger Weekend and will continue to remain valid until further review
Will there any change in FX limits?	Your existing FX limits arrangement(s) with HBON has been transferred to Sohar International over the Merger Weekend and will continue to remain valid until further review
What about FX documents like dealing mandates, ISDAs submitted earlier will continue to suffice for new contract bookings?	Your existing FX and/or ISDA arrangement related document(s) and information available with HBON has been transferred to Sohar International on the Merger Date and will continue to remain valid unless expired. If required, in line with the extant regulatory requirements and bank's policy, we will suitably reach out to you for submission of new document(s)
Will there be any change in the product offering pertaining to Global Markets?	You will have access to a wider bouquet of products and services which can be customized to suit your specific requirements.
Whom do I contact for Global Market related transactions / queries?	You may contact Global Markets team, details are as below: <ul style="list-style-type: none"> • Chand Basha – 24091532 / 96051122 (chand.khan@soharinternational.com) • Basit Khan - 24761908 / 72726972 (basit.ahmed@soharinternational.com) • Tabish Shakil – 97900229 (syed.shakil@soharinternational.com)

Questions	Responses
	<ul style="list-style-type: none"><li data-bbox="574 268 1153 331">• Saud Al Busaidi – 72221211 (saud.albusaidi@soharinternational.com)<li data-bbox="574 331 1209 394">• Tathagata Mohanty – 24091515 / 79194636 (tathagata.mohanty@soharinternational.com)