



بنك عُمان العربي
OMAN ARAB BANK

KEY FACTS STATEMENT

Upfront Deposit Interest Account

Minimum Balance Requirement	OMR 20,000
Applicable For	Omani and Non-Omanis
Account Currency	OMR
Minimum Balance Fees (In case minimum balance requirement is not met)	No fees
Interest Rate	One year 4.30% p.a. Two years 4.35% p.a. Three years 4.10% p.a.
Withdrawal	No partial withdrawals of the deposit amount are allowed, A notice of 30 working days prior to pre-matured or closing; no interest will be paid during the notice period and funds will be transferred to the customer account with hold where the penalty charges will be deducted as per any FD penalty. Penalties are as follows: 0-6 months = Deduct full paid interest from the principal amount 6-12 months =Deduction of 2% p.a from the paid interest from original Fixed deposit amount More than 12 month =Deduction of 1.5% p.a from the paid interest from original Fixed deposit amount.
Tenure	Deposits can be fixed for 1 year, 2 years & 3 years
Interest Pay Out Frequency	Interest Paid Upfront
Cheque Book	Not Applicable
Debit Card (VISA)	Not Applicable
Credit Card	Up to 90% from Fixed Deposit total amount or OMR 10,000, whichever is lower.
Loss, Theft, Fraud or Misuse of Account and/or Debit Card	Report it to the bank immediately by calling 24754044 / Contact us at contactus@oman-arabbank.com
Account Closure Charges	Refer to premature withdrawal

Transaction Statements	E-statement is sent monthly on the registered e-mail address. Transactions can be checked through OAB Online internet or mobile banking or through ATMs. Statement generation charges by Branch: Archive statement fee: Above one year OMR 5.250 Within 6 months OMR 1.050 Monthly OMR 5.250 per annum Weekly OMR 21.000 per annum Daily OMR 52.500 per annum
Required Documents	For Omani: 1) An active OAB savings or current account 2) Valid Resident ID 3) Filling & signing the application form For Non-Omani: 1) An active OAB savings or current account 2) Valid resident ID and Passport 3) Filling & signing the application form
Fees & Charges	Please refer to Tariff of Charges Oman Arab Bank (oman-arabbank.com)
Terms & Conditions	Please refer to Terms and conditions Oman Arab Bank (oman-arabbank.com)
Support & Complains	Contact OAB 'FIL KHIDMA' Call center on 24754444

I ACKNOWLEDGE RECEIVING THIS KEY FACTS STATEMENT

Customer name:_____ **Customer signature:**_____ **Date:**_____

*** Charges are inclusive of VAT, where applicable**