



بنك عُمان العربي
OMAN ARAB BANK

KEY FACTS STATEMENT

High Yield

Account Currency	OMR																
Minimum Balance Requirement	OMR 1,000																
Interest rate on available balance	Tiered interest rates will apply as follows <table> <tr> <th>Amount</th><th>Rates</th></tr> <tr> <td>1,000 - 10,000</td><td>2.00%</td></tr> <tr> <td>10,000 - 50,000</td><td>2.50%</td></tr> <tr> <td>50,001 - 100,000</td><td>3.50%</td></tr> <tr> <td>100,001 - 150,000</td><td>3.75%</td></tr> <tr> <td>150,001 - 250,000</td><td>4.00%</td></tr> <tr> <td>250,001 - 500,000</td><td>4.15%</td></tr> <tr> <td>500,001 and above</td><td>4.30%</td></tr> </table>	Amount	Rates	1,000 - 10,000	2.00%	10,000 - 50,000	2.50%	50,001 - 100,000	3.50%	100,001 - 150,000	3.75%	150,001 - 250,000	4.00%	250,001 - 500,000	4.15%	500,001 and above	4.30%
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Interest Pay Out Frequency	Monthly Basis																
Interest Calculation	Minimum monthly balance X applicable interest rate X No. of days / 365																
Applicable For	Omani and Non-Omani																
Minimum Balance Fees (in case minimum balance requirement is not met)	OMR 0.525 *In case the balance falls below the minimum of OMR 1,000 in the account at any day during the month then no interest will be paid, and the interest calculation will default back to the opening date of account.																
Withdrawals	Allowed, the rates will automatically change to new tier against the new minimum balance.																
Cheque Book	Not applicable																
Debit Card (VISA)	Not applicable																
Loss, Theft, Fraud or Misuse of Account and/or Debit Card	Inform that bank immediately by calling 24754044 / contactus@oman-arabbank.com																

Account Closure Charges	Less than a year OMR 3.150 * No charges for more than a year"
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
Purpose of the Account	By opening this account, the Customer agrees that the account is intended solely for personal use. The account must not be used for any business-related activities or commercial purposes, and any attempt to engage in or facilitate commercial transactions is strictly prohibited. The Bank reserves the right to suspend, close the account or take other appropriate actions against accounts found to be in violation of this provision
Required Documents	For Omani: 1) Valid Resident ID 2) High yield agreement form For Non-Omani: 1) Valid resident ID and Passport 2) High Yield agreement 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