



بنك عُمان العربي
OMAN ARAB BANK

KEY FACTS STATEMENT

Savings Basket

A combination of an interest bearing deposit scheme and cash margin account that will allow you to receive guaranteed high returns as yearly profit.

Minimum Balance Requirement	OMR 30,000 and above
Investment / Cash Margin Ration	90 / 10
Interest Rate Calculation	90% of the deposited amount will be automatically invested as saving deposit at your choice. The remaining 10% will be deposited as a cash margin. With a complementary: - Credit Card with maximum limit of 90% from the cash margin value - Overdraft facility with a maximum limit of 90% from the cash margin value
Applicable For	Omani and Non-Omanis
Account Currency	OMR
Minimum Balance Fees (In case minimum balance requirement is not met)	Not applicable
Interest Rate	5.80% on saving deposit 1.50% on cash margin
Withdrawal	*Any partial or full withdrawal will cancel the scheme *The Scheme Participant may terminate the Scheme with a 30-day notice and from OAB Branches only, no interest will be paid for that month. *Termination within the first two month, any advance interest will be deducted from funds available in the saving basket scheme related accounts
Tenor	One year
Interest Pay Out Frequency	First 2 months advance, then monthly paid to accounts linked to saving basket scheme
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	Not applicable
Transaction Statements	Transactions can be checked through OAB Online internet or mobile banking or through ATMs
Required Documents	For Omani: 1) Valid ID card 2) Filling & signing the application form For Non-Omani: 1) Valid resident card and passport 2) 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**