



بنك عُمان العربي
OMAN ARAB BANK

KEY FACTS STATEMENT

Fixed Deposit

An interest bearing account where a lump sum of money is kept for a fixed tenure at an agreed rate of interest. At the end of the tenure, you receive the amount you have invested along with interest.

Minimum Balance Requirement	OMR 1,000 or equivalent in other currencies
Applicable For	Omani and Non-Omani
Account Currency	OMR
Minimum Balance Fees (In case minimum balance requirement is not met)	No fees
Interest Rate	Varies on a daily basis. Please call your Relationship Manager or 2475 4040 to know the current interest rates
Withdrawal	Minus 1% of the rate of interest applicable for the completed tenure.
Tenure	Deposits can be fixed for 1 month, 3 months, 6 months, 1 year up to 5 years.
Interest Pay Out Frequency	Based on customer request (Monthly, yearly or on maturity of the deposit)
Cheque Book	No Cheque Book is provided
Debit Card (VISA)	No Debit Card is provided
Loss, Theft, Fraud or Misuse of Account and/or Debit Card	Not applicable
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) Fixed deposit agreement form For Non-Omani: 1) An active OAB savings or current account 2) Valid resident ID and Passport 3) Fixed deposit agreement form
Fees & Charges	Please refer to Terms and conditions 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**