



بنك عُمان العربي
OMAN ARAB BANK

KEY FACTS STATEMENT

SME Microfinance

Applicable for	Omani and Non-Omanis
Eligibility	<p>To qualify for this facility, businesses must meet the following eligibility conditions:</p> <ul style="list-style-type: none"> • Possess a valid Commercial Registration (CR) issued in the Sultanate of Oman. • Be in continuous operation for a minimum of one (1) year from the date of registration. • Maintain an active current account with the Bank.
loan amount	Minimum OMR 100 Maximum OMR 500
Facility Type and Tenor	<ul style="list-style-type: none"> • The facility will be initially granted for a 30-day tenor. • Based on a satisfactory review of the account conduct, financial behavior, and documentation, the facility may be renewed or extended up to a maximum period of 1 year, subject to the Bank's sole discretion and internal credit policies. • The Bank reserves the right to revise, suspend, or withdraw the facility at any time, without prior notice, based on its risk assessment.
Interest Rates	from 6% to 12% per year beised on the loan amount
Repayment Frequency	<ul style="list-style-type: none"> • Flexible repayment is allowed at any time within the approved 30-day period. • The entire overdraft balance must be cleared on or before the due date. <p>In the case of renewal or extension, the terms and repayment cycle reset accordingly.</p>
Required Documents	<ul style="list-style-type: none"> • Last six (6) months of the business's active bank account statements. • Latest Mala'a Credit Report (not older than 30 days). • Valid Commercial Registration document issued by the concerned authority. <p>Additional documentation may be requested based on the Bank's internal due diligence requirements.</p>

Loan Insurance Premium	Not applicable
Insurance Converge	Not applicable
Fees & Charges	1% of the loan amount
Terms & Conditions	<p>By accepting this facility, the customer agrees to the following key terms:</p> <ul style="list-style-type: none"> • The overdraft facility must be used solely for business-related purposes. • All information provided must be true, accurate, and complete. The customer is responsible for informing the Bank of any material changes to their business. • The Bank may suspend, cancel, or amend the facility at any time based on internal assessments. • Default in repayment may result in credit reporting, legal proceedings, and recovery actions, including account freeze or legal charges. • All applicable laws and regulations of the Sultanate of Oman shall govern this facility. • The customer shall bear all charges related to collections, legal proceedings, and third-party actions arising from any breach or default. <p>For more details, please refer to the Facility Offer Letter and the Credit Facility Agreement Documents and the tenor.</p>
note	Documents and company data will be shared with external service providers.
Support and Complaints	<p>For assistance, clarifications, or to register a complaint, customers may contact the Bank via the following channels:</p> <ul style="list-style-type: none"> • Contact OAB 'FIL KHIDMA' Call Center on 24754444 • Write an email to Retail-SME@oman-arabbank.com. • Visit your nearest Bank branch during working hours. <p>The Bank is committed to addressing all concerns in a fair and timely manner in line with our Customer Grievance Redressal Policy.</p>

I ACKNOWLEDGE RECEIVING THIS KEY FACTS STATEMENT

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

* Charges are inclusive of VAT, where applicable