

KEY FACTS STATEMENT					
Savings Basket					
Minimum Balance Requirement	OMR 20,000.				
Maximum Balance Requirment	No maximum amount subject to the funds are new.				
Investment /cash margin ration	90 / 10				
Interest rate calculation	90% of the deposited amount will be automatically invested as a saving deposit The remaining 10% will be deposited as a cash margin amount. With a complementary: - Credit Facilities (Credit Card or Overdraft) with a maximum limit of %90 from the Cash Margin				
Applicable for	Omani and Non-Omanis				
Account currency	OMR				
Minimum balance Fees (in case minimum balance requirement is not met)	Not applicable				
Interest Rate	4.80% on Saving Account 0.5% on cash margin				
Withdrawal	The Scheme Participant may terminate the Scheme with a 30-days notice and from OAB branch only.				
Tenor	One year				
Refund after Maturity	Upon Request/completion of saving basket agreement, the funds/ deposits shall be available in the clients current/saving account in accordance with established procedure				
Interest Pay Out Frequency	Monthly				
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 Omanis: 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) Please refer to Terms and conditions Oman Arab Bank (oman-arabbank.com)	
Terms & Conditions		
Support & Complains	Contact OAB FIL KHIDMA Call center on 24754444	

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Customer name:	Customer signature:	Date:

^{*} Charges are inclusive of VAT, where applicable