



بنك عُمان العربي  
OMAN ARAB BANK

## KEY FACTS STATEMENT

### Upfront Deposit Interest Account

An interest bearing account where a lump sum of money is kept for a fixed tenure at an agreed rate of interest.

<b>Minimum Balance Requirement</b>	OMR 10,000
<b>Applicable For</b>	Omani and Non-Omanis
<b>Account Currency</b>	OMR
<b>Minimum Balance Fees</b> (In case minimum balance requirement is not met)	No fees
<b>Interest Rate</b>	One year 5.0% p.a. Two years 5.05% p.a. Three years 4.80% p.a.
<b>Premature Withdrawal</b>	Funds will be transferred to the customer account with hold where the penalty charges will be deducted as per any FD penalty. Penalties are as follows:  0-6 months = Deduct full paid interest from the principal amount 6-12 months = Deduction of 2% p.a from the paid interest from original Fixed deposit amount More than 12 months = Deduction of 1.5% p.a from the paid interest from original Fixed deposit amount
<b>Tenure</b>	Deposits can be fixed for 1 year, 2 years & 3 years
<b>Interest Pay Out Frequency</b>	Interest Paid Upfront
<b>Cheque Book</b>	No Cheque Book is provided
<b>Debit Card (VISA)</b>	No Debit Card is provided
<b>Loss, Theft, Fraud or Misuse of Account and/or Debit Card</b>	Not applicable
<b>Account Closure Charges</b>	Refer to premature withdrawal
<b>Transaction Statements</b>	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

<b>Required Documents</b>	<b>For Omani:</b> 1) An active OAB savings or current account 2) Valid Resident ID 3) Filling & signing the application form  <b>For Non-Omani:</b> 1) An active OAB savings or current account 2) Valid resident ID and Passport 3) Filling & signing the application form
<b>Fees &amp; Charges</b>	Please refer to Tariff of Charges   Oman Arab Bank (oman-arabbank.com)
<b>Terms &amp; Conditions</b>	Please refer to Terms and conditions   Oman Arab Bank (oman-arabbank.com)
<b>Support &amp; Complains</b>	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**