



بنك عُمان العربي
OMAN ARAB BANK

KEY FACTS STATEMENT

Call Account

Call Account is a flexible interest-bearing current account that requires you to maintain a certain amount of deposit to earn you a pre-negotiated interest. Call Account also gives you the flexibility for unlimited withdraw.

Applicable for	Institutions / Corporates – Government and private sectors.
Required Documents	A letter from the client/organisation signed by the authorized signatories (as specified in the latest official Board Resolution) requesting the Call Account. Furthermore, once the same is approved by the appropriate approving authorities, documentation as per banks requirements need to be signed off by the obligors and guarantors.
Account Currency	OMR, and USD
Minimum balance Below Fees (In case minimum balance requirement is not met)	Subject to terms and condition of opening the call account, the agreement between client and Bank and the business case.
Membership Fee	Not Applicable.
Interest Rate	Market rate or rate based on the agreement between the bank and client. Rates vary based on the Business case and the overall interest rate environment.
Interest Pay Out Frequency	End of each month.
Cheque Book	Not applicable.
Debit Card (VISA)	Not applicable.
Account Closure Charges	Charges only apply on account closure below one year.
Transaction Statements	– E-Statement is sent monthly on the registered e-mail address. – Transactions can be checked through OAB Internet Banking or mobile banking. Statement generation charges applicable, upon request.

Fees & Charges	All commissions are subject to review at Bank's discretion.
Terms & Conditions	To be discussed / agreed on with your existing / future Relationship Manager
Additional Information	We would like to bring to your attention that, at the occurrence of an excess, past due or having irregular repayments; the account will be classified.

I ACKNOWLEDGE RECEIVING THIS KEY FACTS STATEMENT

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

***Charges are inclusive of VAT, where applicable**