

KEY FACTS STATEMENT

Hasaad Savings Account

A non-interest bearing account in which you can receive and send money, make payments, set recurring payments and enjoy debit card.

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Minimum Balance Requirement	OMR 100	
Applicable For	Omani and Non-Omani	
Account Currency	OMR	
Minimum Balance Below Fees (Monthly Balance Below OMR 100/-)	0.525 OMR	
Salary account with less than OMR 500 monthly / Retired customers and Person with disabilities are exempted from monthly minimum balance charges	Nill	
Required Documents	For Omani: 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	
Membership Fee	Not Applicable	
Interest Rate	Not Applicable	
Interest Pay Out Frequency	Not Applicable	
Cheque Book	Not Applicable	
Number of Cheque Leaves Issued	Not Applicable	
Debit Card (VISA)	Allowed	
Debit Card Issuance Fee	New card OMR 1.050 Supplementary/duplicate card OMR 2.100 Replacement card OMR 2.100	
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	Less than a year OMR 3.150 *No charges for more than a year	
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	
Fees & Charges	Please refer to Tariff of Charges 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