



بنك عُمان العربي  
OMAN ARAB BANK

## 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.

<b>Minimum Balance Requirement</b>	<b>OMR 100</b>
<b>Applicable For</b>	Omani and Non-Omani
<b>Account Currency</b>	OMR
<b>Minimum Balance Fees</b> (In case minimum balance requirement is not met)	Monthly Balance Below OMR 100 - OMR 0.525 Salary account with less than OMR 500 monthly / Retired customers and people with disabilities are exempted from monthly minimum balance charges - Nil
<b>Required Documents</b>	<b>For Omani:</b> 1) Valid ID card 2) Filling & signing the application form  <b>For Non-Omani:</b> 1) Valid resident card and passport 2) Filling & signing the application form
<b>Membership Fee</b>	Not Applicable
<b>Interest Rate</b>	Varies on a daily basis. Please call OAB 'FIL KHIDMA' Call center to know the current interest rates 24754444
<b>Interest Pay Out Frequency</b>	Monthly
<b>Cheque Book</b>	Not Applicable
<b>Number of Cheque Leaves Issued</b>	Not Applicable
<b>Debit Card (VISA)</b>	Allowed
<b>Debit Card Issuance Fee</b>	New card OMR 1.050 Supplementary/duplicate card OMR 2.100 Replacement card OMR 2.100
<b>Loss, Theft, Fraud or Misuse of Account and/or Debit Card</b>	Inform that bank immediately by calling 24754044/ contactus@oman-arabbank.com
<b>Account Closure Charges</b>	Less than a year OMR 3.150 *No charges for more than a year

<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>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