



بنك عُمان العربي  
OMAN ARAB BANK

## KEY FACTS STATEMENT

### Savings Basket

A combination of an interest-bearing deposit scheme and cash margin account that will allow you to receive guaranteed high returns as yearly profit.

<b>Minimum Balance Requirement</b>	OMR 20,000
<b>Maximum Balance Requirement</b>	No maximum amount subjects the funds are new.
<b>Investment / Cash Margin Ration</b>	90 / 10
<b>Interest Rate Calculation</b>	<p>90% of the deposited amount will be automatically invested as a saving account at your choice.</p> <p>The remaining 10% will be deposited as a cash margin amount.</p> <p><b>With a complementary:</b></p> <ul style="list-style-type: none"><li>- Credit Card with a maximum limit of 90% from the cash margin value</li><li>- Overdraft facility with a maximum limit of 90% from the cash margin value @ 6%</li></ul>
<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)	Not applicable
<b>Interest Rate</b>	5.15% on Saving Account 1.00% on Cash Margin
<b>Withdrawal</b>	Termination within the first two month, any advance interest will be deducted from funds available in the saving basket Scheme related account.
<b>Tenor</b>	One year
<b>Interest Pay Out Frequency</b>	Not applicable
<b>Cheque Book</b>	Not applicable

<b>Debit Card (VISA)</b>	Not applicable
<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>	Not applicable
<b>Transaction Statements</b>	Transactions can be checked through OAB Online internet or mobile banking or through ATMs
<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>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**