



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.

Minimum Balance Requirement	OMR 20,000
Applicable for	Omani and Non-Omanis
Account currency	OMR
Minimum balance Fees (in case minimum balance requirement is not met)	No fees
Interest Rate	One year 4.70% p.a. Two years 4.75% p.a. Three years 4.50% p.a.
Withdrawal	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.
Tenure	Deposits can be fixed for 1 year, 2 years & 3 years.
Interest Pay Out Frequency	Interest Paid Upfront
Cheque Book	No Cheque Book is provided
Debit Card (VISA)	No Debit Card is provided
Loss, Theft, Fraud or Misuse of Account and/or Debit Card	Not applicable

Account Closure Charges	Refer to premature withdrawal
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 1.050 Monthly OMR 5.250 per annum Weekly OMR 21.000 per annum Daily OMR 52.500 per annum
Required documents	For Omani: 1) An active OAB savings or current account 2) Valid Resident ID 3) Filling & signing the application form For Non-Omani: 1) An active OAB savings or current account 2) Valid resident ID and Passport 3) Filling & signing the application form
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**