

## Dear Valued Customer,

The COVID-19 situation has escalated into an unprecedented worldwide crisis in just a few weeks, and we hope that you and your family are safe and in good health during these uncertain times.

Since the onset of COVID-19 outbreak, we have been closely monitoring the situation and following guidelines from the Ministry of Health and local authorities. We have always placed the health and safety of our customers and employees as our top priority, and we wanted to take a moment to summarize some of the initiatives that we have implemented to be there for you at every step and to keep you safe.

## Our commitment to you

As we align ourselves to the Supreme Committee's directives and through the guidance of the Central Bank of Oman, we continue to evolve to deliver a consistently superior banking experience under these unforeseen circumstances, and we encourage you to use our digital banking channels, which include our mobile banking app, internet banking portal, 24/7 call center, and ATMs/CDMs for your banking transactions. Please visit our website ([www.oman-arabbank.com](http://www.oman-arabbank.com)) for more information on how you can access these easy and convenient omni-channel banking services from the comfort of your home.

During this time, we are also mindful of the impact that these global circumstances have had on you and your families, and we had therefore provided our customers the option of waiving their personal loan instalments for the month of March 2020, In addition to offering our retail customers free international remittances through the OAB mobile banking app throughout the month of April 2020 (OAB remittance fees have been waived, however correspondent banking fees may apply).

We also recognize that these circumstances bring several other challenges, such as access to supermarkets and food outlets, and we have therefore partnered with various leading chains (such as Carrefour, Sultan Centre, Lulu, Akeed and many others) to offer you exclusive discounts, benefits, and easy payment plans.

There have been significant efforts at a national level to protect the community and ensure our safety and well-being. To contribute to these efforts, we have setup a dedicated account for the Ministry of Health to enable all our customers to make direct contributions to the fund, whether small or big via OAB's mobile banking app, ATMs or Internet Banking portal.

## Supporting our Employees to continue to Deliver a Superior Customer Experience

Maintaining excellent customer experience while safeguarding the health and safety of our employees and customers has always been our top priority. Therefore, we launched an extensive awareness program that entails internal prevention program (Wiqaya) regular sanitization of the bank's branches and facilities, social distancing for both customers and staff, remote working arrangements to reduce the number of staff in the branches, as well as the introduction of masks, gloves and sanitizers and various other preventative measures and initiatives.



## Supporting the Community

These are just some examples of steps we're taking to do our part to help you get through this difficult time. We have been very inspired to see our nation coming together to fight this pandemic, and in our efforts to support our country, we have contributed half a million Omani Rials to the Ministry of Health's Endowment Fund.

Thank you for your continued trust, we are committed to supporting you through this unprecedented time and we wish you and your family good health. For now, please stay home and stay safe.

Regards,

**Rashad Al Musafir**  
**Chief Executive Officer**