



بنك عُمان العربي
OMAN ARAB BANK

KEY FACTS STATEMENT

Idikhar Saving Account

A saving plan available for all individuals holding a bank account with OAB, Offering competitive interest rates and flexibility.

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|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| The minimum balance to start a savings plan | OMR 100 |
| Applicable for | Omani and Non-Omani |
| Account currency | OMR |
| Interest Rates without salary transfers | Tire 1: OMR 10 to OMR 499 at 3.5% p.a.(Credited monthly to the savings account) Tire 2: OMR 500+ at 4.00% p.a.(Credited monthly to the savings account) |
| Interest Rates with salary transfers | Tire 1: OMR 10 to OMR 499 at 4.00% p.a.(Credited monthly to the savings account) Tire 2: OMR 500+ at 4.50% p.a.(Credited monthly to the savings account). |
| Interest Rates updates | Interest rates are subject to change, with a 20-days notice period. |
| Withdrawal | 7 days> notice for partial/full withdrawal, with no interest paid during the withdrawal month. Early withdrawals only permitted through branches. |
| Tenor | Minimum plan 2 Years |
| Interest Pay Out Frequency | Monthly Basis |
| Monthly Contribution Amount: | An amount paid on a monthly basis. The monthly contribution amount can be changed by filling out the designated form and submitting it at least three days before the contribution due date. The interest rate will be calculated based on the new contribution amount. |
| Cheque Book | Not applicable |
| Debit Card (VISA) | Not applicable |

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| Account Closure Charges | Not applicable |
| 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 Omanis: Valid ID card & Sign the application form For Non-Omani: Valid resident card & passport & Sign 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) |

I ACKNOWLEDGE RECEIVING THIS KEY FACTS STATEMENT

Customer name: _____ **Customer signature:** _____ **Date:** _____

*** Charges are inclusive of VAT, where applicable**