



بنك عُمان العربي  
OMAN ARAB BANK

## KEY FACTS STATEMENT

### Upfront Deposit Interest Account

<b>Minimum Balance Requirement</b>	OMR 20,000
<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)	No fees
<b>Interest Rate</b>	One year 4.5% p.a. Two years 4.55% p.a. Three years 4.30% p.a.
<b>Withdrawal</b>	<p>No partial withdrawals of the deposit amount are allowed, A notice of 15 working days prior to pre-matured or closing; no interest will be paid during the notice period and 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:</p> <p>0-6 months = Deduct full paid interest from the principal amount</p> <p>6-12 months =Deduction of 2% p.a from the paid interest from original Fixed deposit amount</p> <p>More than 12 month =Deduction of 1.5% p.a from the paid interest from original Fixed deposit amount.</p>
<b>Tenure</b>	Deposits can be fixed for 1 year, 2 years & 3 years
<b>Interest Pay Out Frequency</b>	Interest Paid Upfront
<b>Cheque Book</b>	No Cheque Book is provided
<b>Debit Card (VISA)</b>	No Debit Card is provided
<b>Credit Card</b>	Up to 90% from Fixed Deposit total amount or OMR 10,000, whichever is lower.
<b>Loss, Theft, Fraud or Misuse of Account and/or Debit Card</b>	Report it to the bank immediately by calling 24754044 / Contact us at <a href="mailto:contactus@oman-arabbank.com">contactus@oman-arabbank.com</a>
<b>Account Closure Charges</b>	Refer to premature withdrawal

<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>Required Documents</b>	<b>For Omani:</b> 1) An active OAB savings or current account 2) Valid Resident ID 3) Filling & signing the application form <b>For Non-Omani:</b> 1) An active OAB savings or current account 2) Valid resident ID and Passport 3) 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**