

Product Description	
<p><b>"Instant Interest Fixed Deposit Account"</b> is a Term Deposit Account that maximize your savings in a quick and easy manner, where the customer receives full interest amount for the FD tenor upon placing the Fixed Deposit.</p>	
Key Product Feature/ Characteristics	
<ul style="list-style-type: none"> <li>• Minimum opening deposit amount OMR 10,000 or in multiples thereof</li> <li>• Minimum period of deposit 12 months &amp; maximum 24 months.</li> <li>• Available for all individuals including the joint account holder.</li> <li>• The account can be opened in OMR currency only.</li> <li>• Interest is paid upon placing the Fixed Deposit.</li> </ul>	
Consequences in relation to failure to comply with the terms of the contract	
<p>In the event of Fixed Deposit premature closure, the bank will levy a penalty either equal to 1% on the contracted interest rate or 1% on the prevailing interest rate for the same tenor at the time of pre-closure, whichever is lower</p>	
Price and Return Disclosures	
<ul style="list-style-type: none"> <li>• Attractive interest rates as per Bank's offer and subject to approval.</li> <li>• For other fees and charges related to this product, please refer to the Bank Tariff sheet.</li> </ul>	
Terms and Conditions of the Bank	
<p>Please refer to the comprehensive Terms and Conditions listed in Account Application</p>	
Terms and Conditions (Specified for the product)	
<p>As mentioned above</p>	
Customer Signature and Consent	Date