

<b>Product Description</b>
<p>“Saving Smart Account”  “Saving High Yield Account”  “Saving Plus Account”</p> <p>Regular banking accounts that allows the customer to transact all their daily financial operations and withdraw funds at any time.</p>
<b>Key Product Feature/ Characteristics</b>
<ul style="list-style-type: none"> <li>• No minimum deposits required to open the account , except for High yield (minimum deposits entry level is RO 100,000)</li> <li>• Minimum balance requirements RO 100.</li> <li>• Visa Debit card – based on segment, with convenient shopping access using Visa Debit card at all merchants worldwide.</li> <li>• High &amp; attractive interest rates calculated on daily basis and credited on monthly basis.</li> <li>• Deposit slab based interest rates.</li> <li>• Available for all customers segments excluding Minors</li> <li>• Account can be opened in OMR currency only.</li> <li>• Flexibility of withdrawing the money at any time through ATMs and others banking channels without penalty.</li> <li>• 24/7 account access to ATMs across Oman in addition to Mobile, Internet Banking and call center.</li> <li>• Monthly e-statement, helping the customer in reconciling their day-to-day transactions</li> <li>• Payment of utility bills through Internet/Mobile Banking</li> </ul>
<b>Consequences in relation to failure to comply with the terms of the contract</b>
<p>Non maintenance of minimum balance of RO 100 will lead to a charge of RO 0.525 (including VAT) per month (except for pension accounts, social security and accounts with monthly salary less than RO 500)</p>
<b>Price and Return Disclosures</b>
<ul style="list-style-type: none"> <li>• High &amp; 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> <li>• The Bank reserves the right to change the interest rates without prior notice to customers.</li> </ul>
<b>Terms and Conditions of the Bank</b>
<p>Please refer to the comprehensive Terms and Conditions listed in Account Application</p>
<b>Terms and Conditions (Specified for the product)</b>
<p>As mentioned above</p>

Customer Signature and Consent	Date