

Product Description	
<p>“Ready Cash Fixed Deposit Account” is a Term Deposit Account that allows the customer to enjoy an attractive interest rate on his deposits with overdraft facilities of up to 75% of the deposit amount.</p>	
Key Product Feature/ Characteristics	
<ul style="list-style-type: none"> • Attractive interest rates as per Bank’s offer and subject to approval. • Minimum opening deposit amount OMR 1,000 or in multiples thereof • Minimum period of deposit 12 months & maximum 60 months. • Available for all individuals including the joint account holder. • An account can be opened in OMR currency only. • Interest is paid upon maturity. • Instant overdraft facility up to 75% of the deposited amount • Customer can avail (multiple) over draft facilities during FD tenor 	
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"> • Attractive interest rates as per Bank’s offer and subject to approval. • For other fees and charges related to this product, please refer to the Bank Tariff sheet. 	
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)	
<ul style="list-style-type: none"> • Upon Fixed Deposit Maturity, the fund collateral against Credit Card facility (if any) will be lienied/ blocked until Credit Card is being settled . • Upon FD Maturity, the Overdraft facility associated with the product (if any) have to be closed before the maturity of the Fixed Deposit. 	
Customer Signature and Consent	Date

