

Customer FAQ: Interest Rate Adjustment on Existing Loans

At Sohar International, we always strive to communicate openly, clearly, and respectfully. As part of our ongoing review of market conditions and lending practices, we've made a small adjustment to interest rates on existing loans.

We understand that changes like these can raise questions—and we're here to ensure you are fully informed and supported every step of the way.

Below, we've answered the most common questions you might have about this change. If you need more help, our teams are ready to assist you in-branch, online, or over the phone.

1. What is changing with my loan?

We're adjusting the interest rate on your existing loan by a small amount—an increase of 0.25% (25 basis points). This change will take effect from 15 November 2025.

2. Will my EMI (Equated Monthly Installment) increase?

No, your EMI will remain the same. To avoid placing any additional monthly financial burden on you, we'll adjust your loan by slightly extending the repayment period. This way, the revised interest gets spread out across the remaining tenure, keeping your monthly payments stable and predictable.

3. Why is the interest rate being increased?

This adjustment is aligned with current market trends and our updated internal policies. Our aim is to remain responsible lenders while ensuring your monthly payments stay consistent and manageable.

4. How much longer will it take me to repay the loan?

It depends on your loan's current balance, interest rate, and remaining period. You can visit the branch to get the new loan schedule that shows the new repayment timeline.

5. Can I choose to keep the original tenor and increase my EMI instead?

Currently, we've designed the adjustment to keep your EMI steady. But if you prefer to maintain your original duration and adjust your EMI, you can visit any of our branches or contact Customer Care to explore your options.

6. Will this affect my credit score with Malaa?

Not at all. This change will not impact your Malaa rating. Your loan status remains the same except for the revised interest rate and extended term.

7. How will I be informed about the change?

We've already sent an SMS to your registered mobile number. If your contact information has changed recently, please update it with us to avoid missing future updates.

8. Who can I contact for more information or clarification?

We're always here for you. Reach us through:

- Call **24730000**
- Email Customerservice@soharinternational.com
- Visit Any Sohar International branch
- Message us via your Mobile Application, or on our official social media platforms

9. Does this affect all loan types?

The change applies to Personal Loans and Housing Loans.

10. How can I view my loan details?

If you use the Sohar International mobile app:

1. Log in
2. Go to "More"
3. Tap "Accounts" → scroll to view your Loan Details and Installment Info

If you don't have mobile access, our branch teams will gladly assist you.