

### Product Description

**"Instant Interest Fixed Deposit Account"** is a Term Deposit Account where the customer receives full interest amount for the FD tenor upon placing the Fixed Deposit.

### Key Product Feature/ Characteristics

- Minimum opening deposit amount OMR 10,000 or in multiples thereof
- Minimum period of deposit 12 months & maximum 24 months.
- All individuals including the joint account holder.
- The account can be opened in OMR currency only.
- Interest is paid upon placing the Fixed Deposit.

### Consequences in relation to failure to comply with the terms of the contract

Premature withdrawal penalty of 1% is applied on the account.

### Price and Return Disclosures

- 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

Please refer to the comprehensive Terms and Conditions listed in Account Application

### Terms and Conditions (Specified for the product)

As mentioned above

### Customer Signature and Consent

### Date

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