

### Product Description

“Call Account” provides the benefit of an Interest Bearing Saving Account without the risk of withdrawal penalties and current account to avail cheque books and overdraft. High deposit withdrawal from Call Account require prior notice.

### Key Product Feature/ Characteristics

- No Minimum deposit required
- No Debit card associated with this account.
- Available for retail customers and Business accounts.
- Sweep facility between Call Ac. and Current Ac
- Account can be opened in OMR, AED, USD, Euro and GBP currencies
- Interest is accrued on daily basis and credited on monthly basis
- No penalties on withdrawal
- Deposits withdrawal with values equal and more than RO 500K will require 5 working days’ notice period before withdrawal.

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

Non maintenance of minimum balance 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)

### Price and Return Disclosures

- Attractive Interest is offered on high deposits.
- Minimum balance requirement RO 1,000
- Non maintenance of minimum balance 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)
- 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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