Key Facts Statement (KFS)

ظفار الإسلامي
DHOFAR ISLAMIC

Ameen Investment Account (Individuals & Corporate)

This product is based on the Islamic financial principle of Investment Wakalah. In this Wakalah structure, Dhofar Islamic will be the Wakil “Agent” authorized to freely invest the funds deposited by the Muwakkil “Principal” in Shariah-compliant transactions where the Wakil may be entitled to the Wakalah fee together with any profit that exceeds the Muwakkil’s expected profit as an incentive with the agreement of the Muwakkil. This KFS provides you with key product features, and indicative information about the profit, fees, and charges of this product.

Key Product details

Description	**Ameen Investment Account**
Shari’ah Structure	Wakalah
Eligibility	Governmental Bodies, Quasi-governmental Institutions, Private Institutions, High Net-worth Individuals
Account currency	OMR & USD
Minimum Deposit Amount	No Minimum Balance Required
Profit Payment Frequency	The bank will make monthly profit payment
Tenor	The client can close the account by sending a notice to Dhofar Islamic
Withdrawals	Client may add or withdraw from this account on demand.
Wakalah Fee	Dhofar Islamic will charge a Wakalah fee under this product which will be agreed in the Schedule 1 of the Special conditions.

Additional Information

- Profit calculation methodology and frequency of payment varies depending on the product selected. Please check the Bank website for further details and updates.
- The Bank reserves the right to amend, add or delete its Terms and Conditions at any time with a 60-day prior notice to you.
- All funds are deployed into Shari'ah compliant assets as approved by the Shari'ah Supervisory Board of the Bank
- Please keep your cheque books and debit cards including PIN, online and Mobile banking credentials safe at all times to avoid any misuse or fraudulent actions by others.
- You are required to keep the Bank abreast with copies of your updated documents at all times. Not providing these documents might result in the charges, transactions being restricted, account being blocked, or account being closed.

Important Notes

- The Bank may close any account if such account conduct is found to be unsatisfactory as per Bank's Internal Compliance policy and Central Bank of Oman regulations. Bank may also freeze your account based on instructions received from Central Bank of Oman, Court of Law and/or from any Law Enforcement Agency.
- In the event of your failure to meet our terms and conditions before and during the relationship with us, there will be consequences which may include restriction, blockage, or closure of your Bank account
- The Bank may utilize the credit balance which is held in the Customer's name in any Account and/or at any branch of the Bank towards any indebtedness or amounts due.

Signature:	