



Mutual Funds

Bank Muscat Oryx Fund & Money Market Fund

FAQs

What are Bank Muscat Oryx and Money Market Funds?

- Bank Muscat Oryx Fund and Money Market Fund are open-ended mutual funds registered under Capital Market Authority of Oman. These funds give you the freedom as an investor to buy and sell on any given day.
- They are managed by Bank Muscat Asset Management, a division of Bank Muscat

How do they work?

- Both of these mutual funds collect money from multiple investors and then invest the total amount as per the investment objective of the fund in various securities.

Bank Muscat Oryx Fund

Established in 1994, the Bank Muscat Oryx Fund invests in equities across MENA markets (Middle East and North Africa), with the goal to grow the amount and offer regular income to the investors.

Bank Muscat Money Market Fund

Incorporated in 2012, the Bank Muscat Money Market Fund invests principally in liquid, high-quality money market instruments issued by banks, governments, government entities, quasi-government and other entities primarily in the Sultanate of Oman and the GCC region.

What are the benefits of investing in these Funds?

- **Diversification:** Investors will be able to invest in many different growth opportunities thereby lowering the risk as opposed to investing in just one.
- **Professional Money Management:** Bank Muscat Asset Management team has been managing the Oryx Fund and the Money Market Fund since 1994 and 2012, respectively with an award-winning team of experienced fund managers and research specialists. The Bank also places a strong investment process and risk controls in place.
- **Convenience & Low Cost:** Investors can invest small amounts of money, either as one initial amount or as monthly installments and build a long-term lumpsum amount. Mutual fund is also a cost-effective way to invest in the capital markets given the way in which it works.

What should I consider when choosing these Funds?

Evaluate your investment decision based on the performance track record of funds, the amount of risk you are willing to accommodate, the period of time you want to invest for and when you would want to withdraw the amount.

Please refer to the respective Funds' Prospectus for further details.

What are the returns?

For Bank Muscat Oryx Fund, similar to stocks, you will benefit from the following:

- The amount you invested grows over time
- You will receive a dividend yearly which is an amount of money as returns on your investments

Please refer to the monthly factsheet of each Fund for more information on the growth and dividends. The factsheet is available online on Bank Muscat website.

* Please note that returns are not guaranteed and that past performance is not necessarily indicative of future performance.

When can I invest and when can I get the value of my investment back?

Both funds are open ended, which means that, you can invest on any business day. The funds also provide daily liquidity which means you can withdraw any day, allowing you to redeem investment, without any redemption fee.

What is the minimum amount I can invest?

- For Bank Muscat Oryx Fund, the minimum investment amount for lumpsum or monthly installment route through Simple Investment Plan (SIP) is OMR 50
- The minimum investment amount in the Money Market Fund is OMR 500 at any single time.

What exactly is the Simple Investment Plan (SIP)?

The SIP is a method of investing in the Oryx Fund monthly through a fixed standing order. The minimum amount of investment is OMR 50 per month. For monthly standing orders, the customer can choose either the 1st or the 15th of every month for the SIP.



Do I need to have an account with Bank Muscat?

- It is not required to have an account with Bank Muscat to invest in mutual funds.
Non-Bank Muscat customers can invest in either Fund by submitting a physical application form with subscription amount (through cheque or account transfer), KYC documents and bank statements for the prior 6 months.
- For SIP, you can set up a monthly standing order from your bank to transfer the funds to the respective Fund accounts*.
** Bear in mind that your bank will charge you for the standing orders. It is advisable to open an account with Bank Muscat to avoid these fees.*

What do I need to start investing?

- Subscriptions and redemptions are now available through the Bank Muscat mBanking App & Internet Banking.
- A completed Fund Subscription Form in case of SIP mode of subscription in the Oryx Fund.
- A copy of the ID card in case of Omani investors, and a copy of the resident or ID card and passport in case of non-Omani investors.

Subscriptions and redemptions are possible daily, subject to the following:

- If we receive your application before 11am, you will receive the NAV for that Business Day. Please note that this NAV will be published only the next day.
- For applications received after 11 am, the next Business Day's NAV will be applied.
- Redemption requests can be made online through the Bank Muscat mBanking App & Internet Banking.

What does NAV stand for?

- NAV stands for Net Asset Value, the value of each unit in the Fund. NAV determines the value of your investment. NAV is calculated after the closure of the market.
- NAV is calculated on a daily basis and is published the following business day by 10 am. You can find the latest information on the Fund's NAV either through Bank Muscat's website or through the MSX website.

Will I be charged any fees?

- **Subscription Fee:**
 - A Subscription Fee of 1% (exclusive of VAT) will be applicable on the amount invested in the Oryx Fund.
 - No Subscription Fee is applicable on the Money Market Fund.
- **Redemption Fee:**
No redemption fee is applied for the Oryx Fund or the Money Market Fund.

The Bank Muscat Asset Management team is more than happy to help you further with any questions you might still have. Please feel free to visit your nearest branch or visit our website [Investments Details - Bank Muscat](#)

Disclaimer: *This document is for information purposes only and does not constitute an offer or solicitation to purchase or sell units in the Oryx Fund or the Money Market Fund. Past performance is not necessarily indicative of future performance. Investment in mutual funds is subject to market risk. Investors should carefully read the prospectus before investing.*