



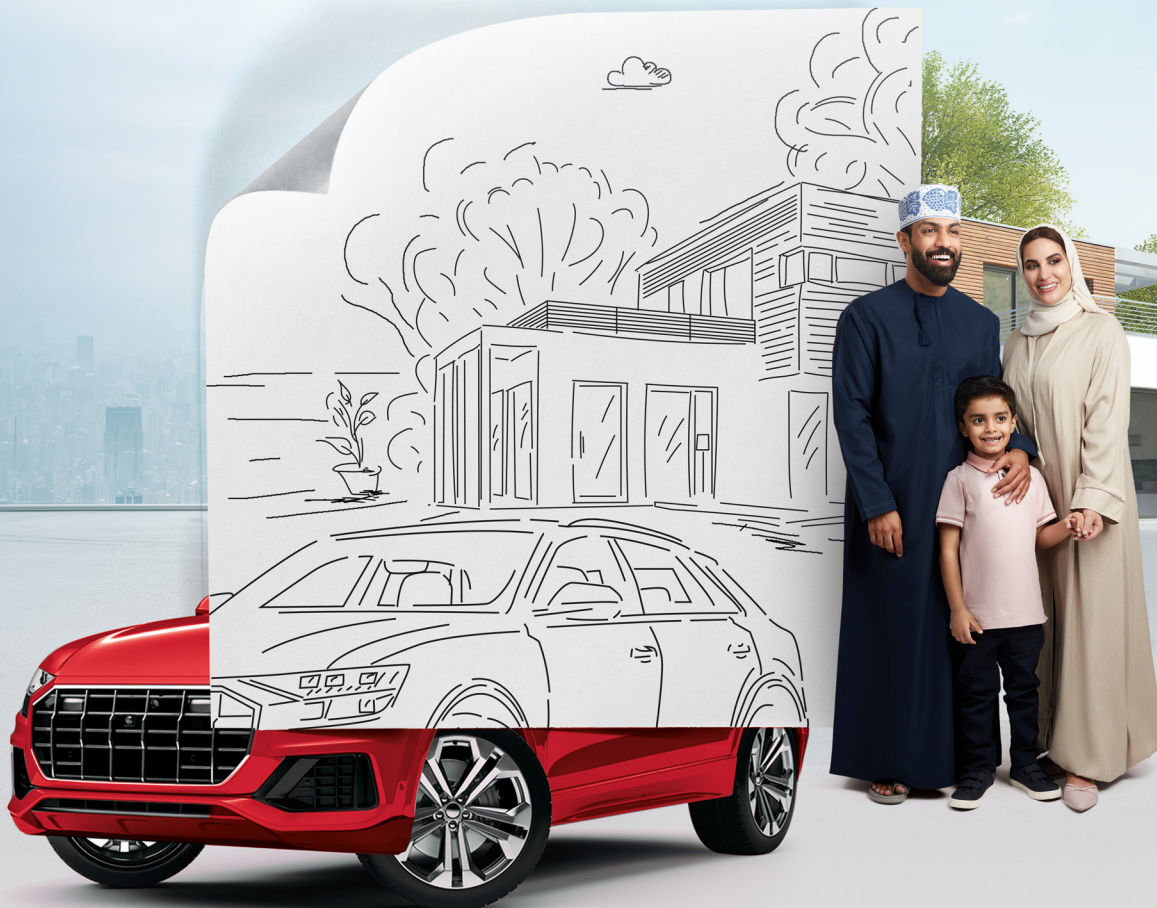
Reduced Interest Rates on Home Loans

Eligibility:

	Offer Rate	Sector	Nationality	Tenure in Months
1	4.5%*	<ul style="list-style-type: none">All GovernmentQuasi GovernmentSelected Entities*	Omanis only	300
2	4.75%	<ul style="list-style-type: none">Approved Private Sector (Tier 1 companies)		

Terms & Conditions:

1. Offer is valid up to **31st December 2022**.
2. *Selected Entities (Ooredoo & Sohar Aluminium).
3. Loan Re-schedule cases are not eligible for these offers rates.
4. All other credit policy criteria for loans will be applied.
5. All **Terms & Conditions** for retail loans will be applied.



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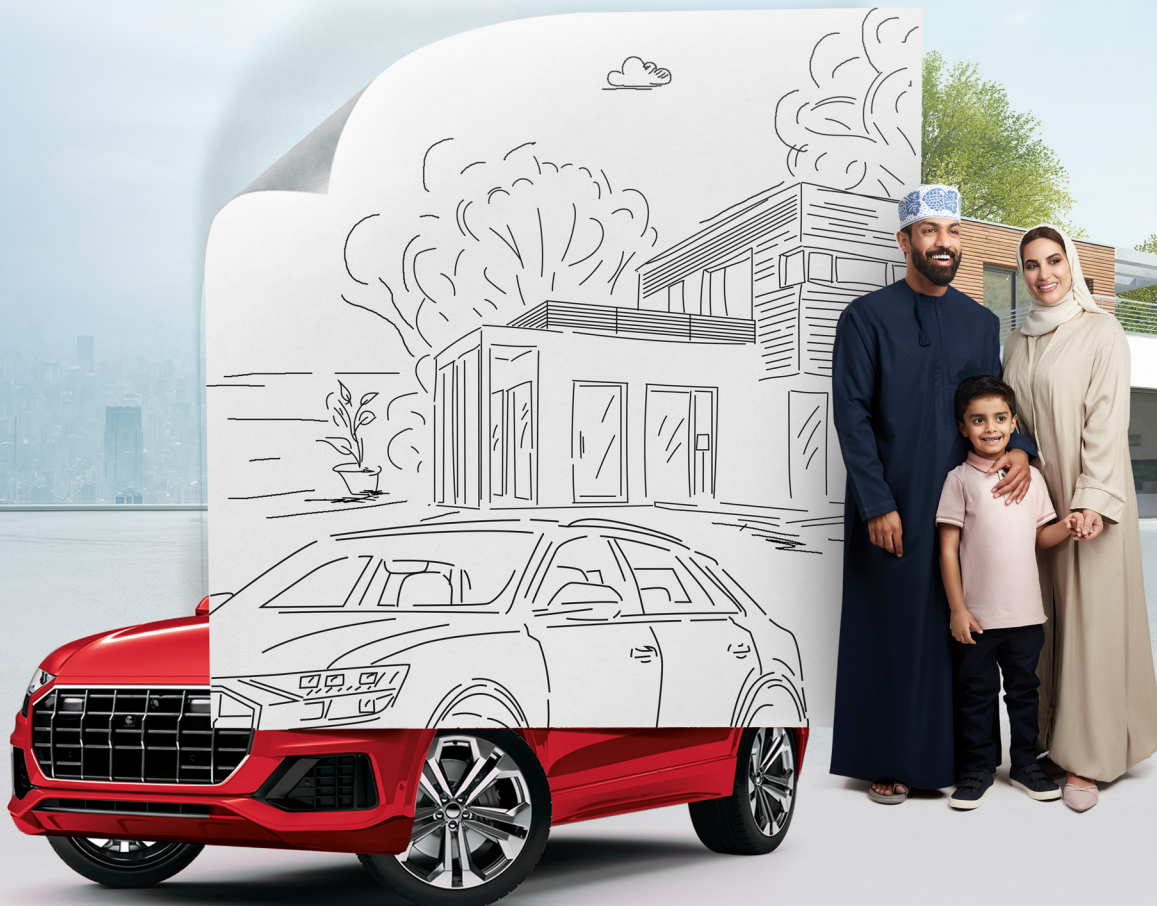
Reduced Interest Rates on Personal Loans

Eligibility:

	Offer Rate	Sector	Nationality	Type	Tenure in Months
1	4.75%	<ul style="list-style-type: none">All GovernmentQuasi GovernmentApproved Private Sector (Tier 1 companies)	Omanis only	Personal Loan	48 or more
2	4%		Omanis & Expats	Short Term Personal Loan	12
3	4.25%				24
4	4.5%				36

Terms & Conditions:

1. Offer is valid up to **31st December 2022**.
2. The offer rate is applicable for loan top-up if the top-up amount is equal to or more than 10% of the total outstanding loan amount. This applies to all Government, Quasi Government, Sohar Aluminum and Ooredoo employees.
3. Loan Re-schedule cases are not eligible for these offers rates.
4. All other credit policy criteria for loans will be applied.
5. All **Terms & Conditions** for retail loans will be applied.



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