



إدارة الأصول
بنك مسقط
bank muscat asset management



Mutual Funds

bank muscat Muscat Fund & Oryx Fund

FAQ's

bankmuscat.com/assetmanagement



What are bank muscat Oryx and Muscat Funds?



- Muscat Fund and Oryx Fund are open-ended mutual funds that offer daily liquidity, that is, an investor can join or stop the investment on any given day.
- They are managed by bank muscat Asset Management.

How do they work?



- Both these mutual funds pool savings from different investors and then invest the total amount in various securities.

bank muscat Muscat Fund

The Muscat Fund is an index tracker mutual fund that invests in companies listed on the Muscat Securities Market and has a 20% allowance to deviate from the Index. The bank muscat Muscat Fund was established in 1995.

bank muscat Oryx Fund

Established in 1994, the bank muscat Oryx Fund invest in equities across all MENA markets (Middle East and North Africa).

What are the benefits of investing in these funds?



- **Diversification:** You will be able to have access to many stocks with a small amount of money; thus, reducing your risk.
- **Professional Money Management:** bank muscat Asset Management team has been managing the funds since 1994. We have an award winning team of experienced fund managers and research specialists. We have very strong process and controls in place.

What should I consider when choosing these funds?



Base your decisions on the performance track record of the fund, service standard and professional management as well as ensuring the fund's investment objective fits your preferences.

What are the returns?



Similar to stocks, you will benefit from the following:

- Capital growth.
- Dividends distributed yearly.
- * *Please refer to the monthly factsheet of each fund for more information on the growth and dividends.*
- * *Please note that nobody can guarantee you returns 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?



The two funds are open ended, which means, that you can invest on any working day. The funds do also have daily liquidity allowing you to exit when you wish with no Redemption Fee. There is no penalty for cashing in your investment.

What is the minimum amount I can invest?



- The minimum amount is RO 50 at any single time.
- You can also join our Simple Investment Plan, SIP, and invest as little as RO 50 per month.

What exactly is the SIP (Simple Investment Plan)?



The SIP is a method of investing in Oryx or Muscat Funds monthly through a fixed standing order. The minimum amount of investment is RO 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 us to invest in our mutual funds.
- For SIP, you can set up a monthly standing order from your bank to transfer the funds to:

Oryx Fund: Account number with bank muscat 0805010666000015 or

Muscat Fund: Account number with bank muscat 0805010669200015

** Bear in mind that your bank will charge you for the standing orders. It is advisable to open an account with bank muscat.*

What do I need to start investing?



- A completed Fund Subscription Form.
- A copy of the Identity Card or passport in case of non-Omani investors.

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

- If we receive your application before 11:00 am, you will receive the NAV for that Business Day. Please note that this NAV will be known only the next day.
- For applications received after 11:00 am, the next Business Day's NAV will be applied.

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 and cannot be given to you ahead of time.
- 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 MSM website.

Will I be charged any fees?



- A Subscription Fee will be applicable based on the amount invested in the Fund.

The subscription fees charged by each of our funds are as follows:

Amount OMR	Fee Charge
50 - 5000	3%
5001 - 25,000	2.5%
25,001 - 100,000	2%
100,001 - Above	1.5%

■ Redemption Fee:

bank muscat Asset Management does not penalize investors for cashing in their units. No redemption fee is applied.

The bank muscat Asset Management team would be 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 www.bankmuscat.com/assetmanagement

Disclaimer: This document is for information purposes only and does not constitute an offer or solicitation to purchase or sell units in Muscat Fund and Oryx 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.