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Oman India Fertiliser Company S.A.O.G

(Under Transformation)

P.O. Box 157, Postal Code 118, Qalhat, Sur, South Al Sharqiyah
Governorate, Sultanate of Oman

INITIAL PUBLIC OFFERING OF

1,672,343,750

OFFER SHARES

Category I Subscription Price Range:
Bzs 146 to Bzs 156 per Offer Share

Category I Subscription Offer Period:
From 16 June 2026 to 25 June 2026

Category II Subscription Price:
At a Maximum Price of Bzs 156 per Offer Share

Category II Subscription Offer Period:
From 16 June 2026 to 25 June 2026

OO Group

KRIBHCO
Cooperative and beyond...

IFFCO
कृषि: कर्मसिद्धि: कर्मिणः
Wholly owned by Cooperatives

FSA Administrative Decision No.: FSAP-2026/681 Issued on 11 June 2026

ISSUE MANAGER

COLLECTION AGENTS

بنك مسقط
bank muscat





His Majesty Sultan Haitham bin Tarik

May Allah Protect and Preserve Him

Offer Structure

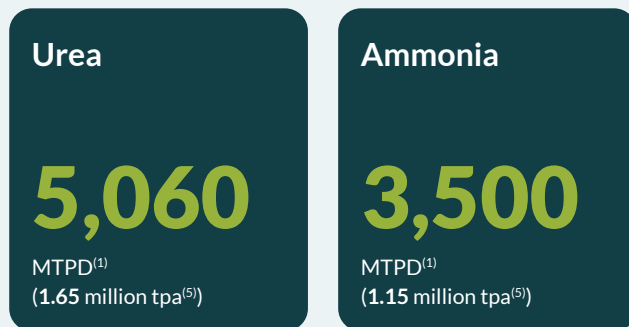
	Category I Offer (For Local / Regional / International Institutions)	Category II Offer (Small Retail) (For Individual Applicants)	Category II Offer (Large Retail) (For Individual Applicants)
Offer Size	1,003,406,250 Offer Shares	334,468,750 Offer Shares	334,468,750 Offer Shares
Percentage of Offer Size	60%	20%	20%
Basis of Allotment	Proportionate for Category I Local Applicants. For Category I Non-Local Applicants determined by the Selling Shareholders in consultation with the Joint Global Coordinators See "Basis of Allotment" for more details.	Proportionate. See section "Basis of Allotment" in the Prospectus for more details. The FSA may decide that a minimum number of Category II Offer Shares be distributed equally among Category II Applicants (small retail only) and the remaining Category II Offer Shares shall be allocated on a pro-rata basis.	Proportionate. See section "Basis of Allotment" in the Prospectus for more details. Category II Applicants (large retail) Offer Shares shall be allocated on a pro-rata basis.
Minimum Subscription	250,000 Offer Shares and thereafter in multiples of 100 Offer Shares	1,000 Offer Shares and thereafter in multiples of 100 Offer Shares	65,100 Offer Shares and thereafter in multiples of 100 Offer Shares
Maximum Subscription	No maximum subscription size	65,000 Offer Shares	No maximum subscription size
Terms of Payment	Applicant must make payment to the designated bank account of one of the Joint Bookrunners or one of the Collection Agents at least two Oman business days prior to the Settlement Date. The Joint Bookrunners or Collection Agents will transfer the subscription amount due against the Offer Shares allotted, at least one Oman business day prior to the Settlement Date to the designated bank account of the Issue Manager. For Category I Applicants placing orders through the Joint Bookrunners, see section "Terms of Payment for Category I Offer" in the Prospectus for details on terms of payment	100% of the Category II (small retail) Application Money to be paid at the time of submission of the Application	100% of the Category II Application (large retail) Money to be paid at the time of submission of the Application
Offer Subscription Period:	16 June 2026 to 25 June 2026	16 June 2026 to 25 June 2026	16 June 2026 to 25 June 2026

About the Company

Incorporated in 1998 in the Sultanate of Oman as a collaborative initiative between the governments of Oman and the Republic of India, OMIFCO is an integrated producer of granular urea and anhydrous ammonia. The Company combines Oman's energy advantage by leveraging its abundant natural gas as the primary feedstock for the Company's products, with India's agricultural demand comprising its key offtake market, thereby creating a unique platform for growth to other markets.

The Company operates the largest fertiliser complex in Oman and one of the top five in the GCC, comprising a two-train ammonia and a two-train urea fertiliser manufacturing facility with annual output exceeding 2 million tpa of urea in each of 2023, 2024 and 2025. Strategically located within Madayn-Sur near the Sea of Oman coast, the complex benefits from reliable, low-cost feedstock supply, in-house storage facilities for ammonia and urea, a captive power plant, deep-water port facilities enabling efficient exports and a captive waste treatment plant supporting its operations. The Company's plants process natural gas feedstock that is supplied under a long-term agreement with IGC through a natural gas transmission network operated by OQGN, a subsidiary of OQ. With the exception of a small portion of urea that is sold domestically, all of the Company's products are sold pursuant to long-term offtake agreements with market-linked pricing.

Nameplate Production Capacity



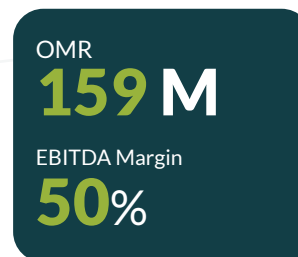
Q1 2026 Utilisation Rates⁽²⁾



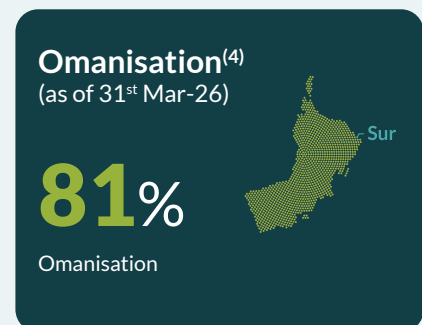
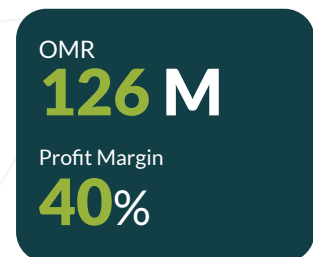
LTM Mar-26 Revenue



EBITDA⁽³⁾



Profit for Period



1. Metric Tonnes per Day
2. Utilisation rate is defined as production / nameplate capacity of the plant
3. EBITDA defined as earnings before net interest (aggregate of interest income and expenses), taxes, depreciation and amortisation.
4. Percentage of Omani nationals employed within OMIFCO's workforce, as part of Oman's national localisation policy

Products

The Company operates through two principal revenue streams, Ammonia and Urea:

Ammonia

The Company operates a 1.15 million tpa nameplate production capacity Ammonia plant, comprising two 1,750 mtpd nameplate capacity trains. Ammonia is a chemical that is primarily used for downstream nitrogen products, with diverse fertiliser, industrial and energy applications. For the year end 31 December 2025 and the three months end 31 March 2026, the Company produced 1.35 million tonnes and 0.34 million tonnes of ammonia, respectively, representing a Utilisation Rate of 109 per cent and 108 per cent of nameplate capacity, respectively. In 2025, approximately 88 per cent of the Company's ammonia was used in its urea production, with the balance available for export. For the year end 31 December 2025 and the three months end 31 March 2026, the Ammonia revenue stream accounted for 7.2 per cent and 4.6 per cent of the Company's revenue, respectively.

Urea

The Company operates a 1.65 million tpa nameplate production capacity Urea plant, comprising two 2,530 mtpd nameplate capacity trains. Urea is the main nitrogen fertiliser consumed in the world and is a critical input in the food supply chain. In the year end 31 December 2025 and the three months end 31 March 2026, the Company produced 2.07 million tonnes and 0.53 million tonnes of urea, respectively, representing a Utilisation Rate of 117 per cent and 120 per cent of nameplate capacity, respectively. In 2025, the Company sold 2.1 million tonnes of urea, of which 98.3 per cent was exported and 1.7 per cent was sold domestically. For the year end 31 December 2025 and the three months end 31 March 2026, the Urea revenue stream accounted for 92.8 per cent and 95.4 per cent of the Company's revenue, respectively.



Board of Directors



Sunder Singh Yadav



Sabrina Al Bakri



Dileep Nanubhai
Sanghani



Aida Al Jabri



K. J. Patel



Saleh Al Musalhi



Manish Kumar



Dr. Raid Al Rubaiy



Luc Maene

S/N	Name	Independent ⁽¹⁾ /Non-Independent
1	Sunder Singh Yadav	Non-Independent
2	Sabrina Al Bakri	Non-Independent
3	Dileep Nanubhai Sanghani	Non-Independent
4	Aida Al Jabri	Non-Independent
5	K. J. Patel	Non-Independent
6	Saleh Al Musalhi	Independent
7	Manish Kumar	Non-Independent
8	Dr. Raid Al Rubaiy	Independent
9	Luc Maene	Independent

Note:

1. A director is deemed independent pursuant to FSA rules and regulations.

Senior Management Team



Dr. Ahmed Said
Al Marhoubi



Abdullah Humaid
Al-Hashami



Iftikhar
Ali Khan



Zaki Musallam
Al-Maawali



Mohammed Said
Al Masroori



Khalid Sulaiman
Al Farsi



Said Salim
Al Salmi



Talal Saif
Al Kiyumi



Said Hamood
Al Asmi



Harish
Garg

Name	Position
Dr. Ahmed Said Al Marhoubi	Chief Executive Officer
Abdullah Humaid Al-Hashami	Chief Financial Officer
Iftikhar Ali Khan	Director of Operations
Zaki Musallam Al-Maawali	General Manager, Technical Services
Mohammed Said Al Masroori	General Manager, Health, Safety, Security, Environment and Quality (HSSEQ)
Khalid Sulaiman Al Farsi	General Manager, Corporate Support
Said Salim Al Salmi	General Manager, People and Culture
Talal Saif Al Kiyumi	General Manager, Maintenance
Said Hamood Al Asmi	General Manager, Production
Harish Garg	Board Secretary

Key Investment Highlights

Robust Industry Environment for Urea and Ammonia, with Firm Demand Growth for Urea and Resilient Demand for Ammonia

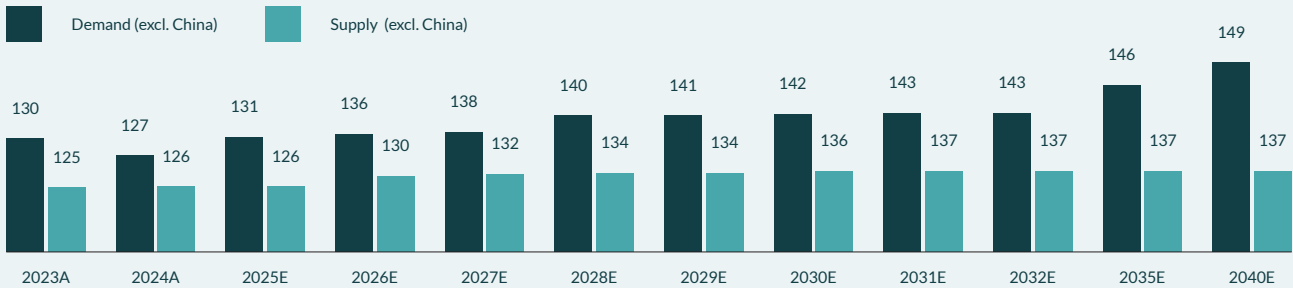
Urea is a strategically critical product for food security. Urea demand growth has demonstrated a robust upward trend as governments across the world increasingly place emphasis on ensuring food security. According to the Market Report, global urea demand (excluding China) is estimated to increase from 131 million tonnes in 2025 to 149 million tonnes in 2040, driven by population growth and food security considerations.

The highest demand growth is expected to come from the key focus markets to which the Company's products are exported, namely South Asia (including India) and Latin America. Capacity additions are not expected to keep pace with incremental demand due to the unavailability of reliable natural gas supply. Supply is further constrained by the likely closure of older plants and the impact of high natural gas costs combined, in the case of Europe, with rising emission costs.

According to the Market Report, supply (excluding China) is estimated to increase from 126 million tonnes in 2025 to 137 million tonnes in 2040, trailing demand (excluding China) which is estimated to increase from 131 million tonnes to 149 million tonnes over the same period, as shown by the graphic below.

Urea Demand Forecast Exceeding Supply Forecast.

Global Urea Demand Supply (Excluding China), million tonnes

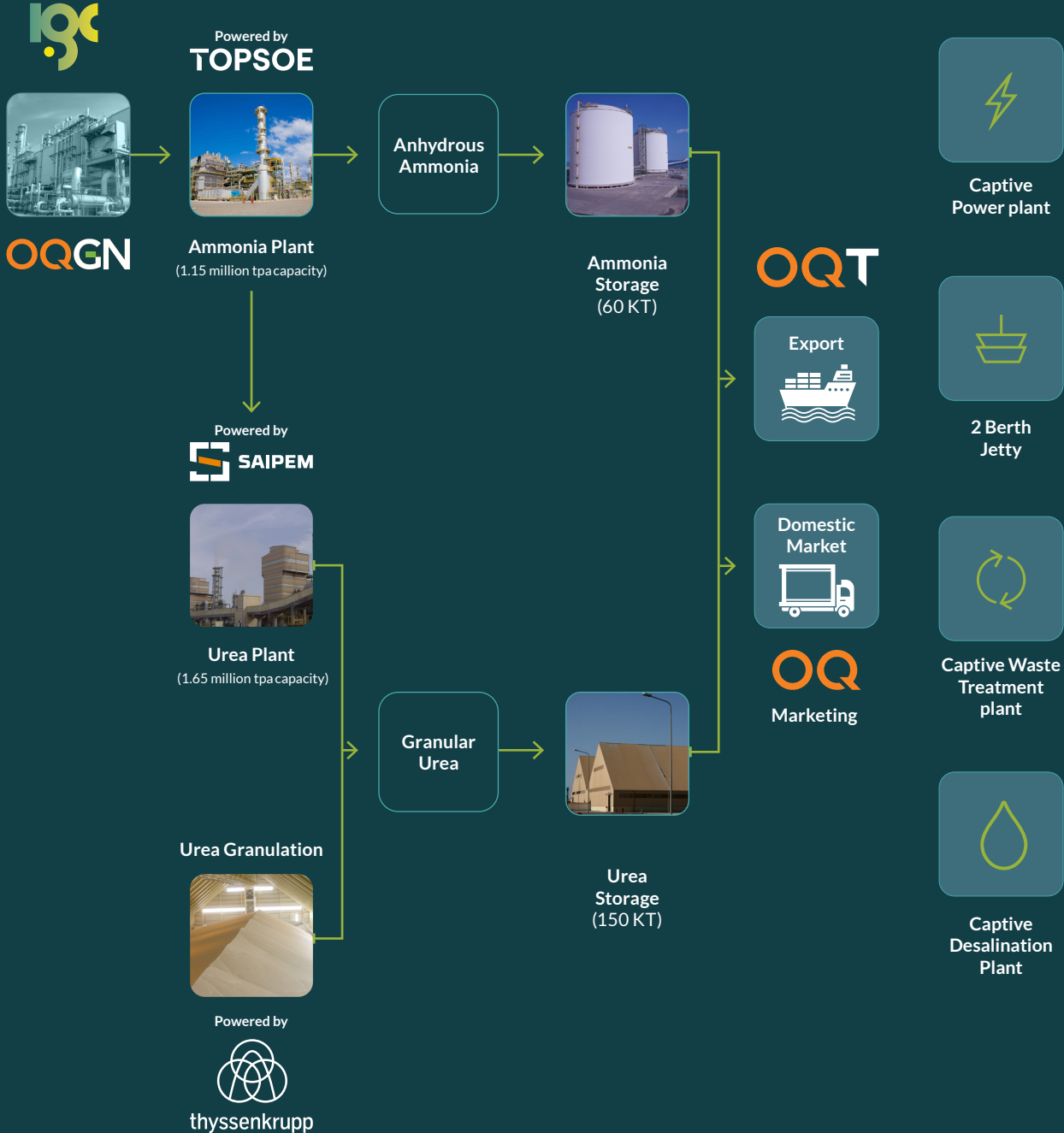


Ammonia demand is expected to remain resilient, supported by traditional fertiliser applications and emerging opportunities in clean energy as low-carbon ammonia gains traction. These sector dynamics support long-term fundamentals for the Company's products.

Integrated Producer of Granular Urea and Anhydrous Ammonia at Scale

The Company operates a fully integrated fertiliser complex comprising two ammonia trains with a combined nameplate capacity of 3,500 mtpd and two urea trains with a combined nameplate capacity of 5,060 mtpd. This integrated structure allows the Company to convert the majority of its ammonia production into higher-value urea, enhancing value capture and operational efficiency. The complex includes extensive in-house storage, captive power generation, water desalination and a dedicated two-berth deep-water jetty, enabling seamless production, handling and export of both products.

Feedstock Processing Products Storage Distribution to End-Markets Captive Infrastructure



Attractive Geographic Location and Access to the Global Logistics Network, Scale and Expertise of OQ Trading's Platform

The Company's export-oriented facilities are located in Sur and benefit from their proximity to Oman's gas infrastructure, a coastal position on the Sea of Oman and dedicated deep-water export berths that facilitate efficient access to key markets.

The Company's location in Sur, away from the geopolitically sensitive Strait of Hormuz, provides a clear strategic advantage and an uninterrupted supply route to the key focus markets for its products.

The Company also leverages the scale, relationships and global reach of OQ Trading, one of the largest global traders of ammonia and urea, with international trading hubs in Houston, London, Rotterdam, Shanghai and Singapore. OQ Trading's commercial footprint enhances market access, price realisation and logistical flexibility for the Company's products.

The following graphic illustrates the Company's location and provides a breakdown of the Company's exported urea that was sold by OQ Trading expressed as a percentage of total export volumes between 2023 and 2025.



Source: Company Data

Contracted Business Model with Competitive Cost Position Enabled by Reliable Long-Term Gas Supply, Secured Offtake Contracts and Efficient Assets with Strong Operational Track Record

The Company benefits from a stable and predictable operating model based on the following elements:

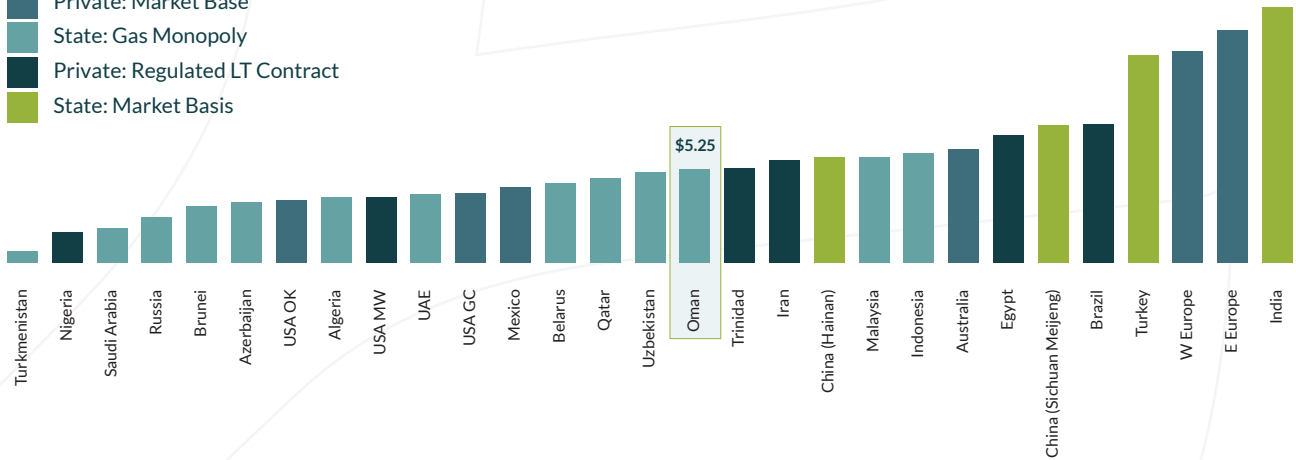
- a long-term natural gas supply agreement with IGC, effective from July 2025 for ten years, ensuring reliable, competitively priced feedstock with defined price escalation mechanisms

The following graph shows the Company's gas feedstock price being on par with negotiated tariffs in most other countries with a significant LNG / downstream export industry

USD / Million Btu

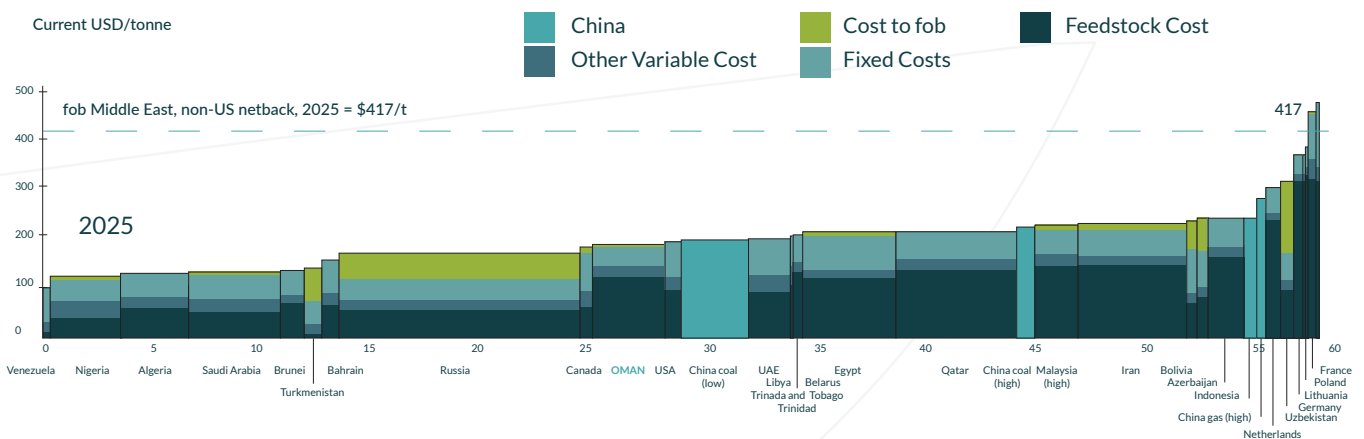
- Private: Market Base
- State: Gas Monopoly
- Private: Regulated LT Contract
- State: Market Basis

Weighted average MENA gas price by export capacity = \$4.3/mnBtu



- Secured offtake arrangements, with ammonia and urea production sold via offtake agreements with OQ Trading (expiring on 14 October 2030 and 20 February 2031, respectively), Kisan International Trading (expiring on 14 October 2030) and OQ Marketing (expiring on 31 October 2026);
- Integrated business operations with integrated utilities, including gas supply via branch header, captive power generation and water desalination, which ensure self-sufficiency and optimise operating costs; and
- Operational excellence based on asset integrity and reliability focus and planned and predictive maintenance.

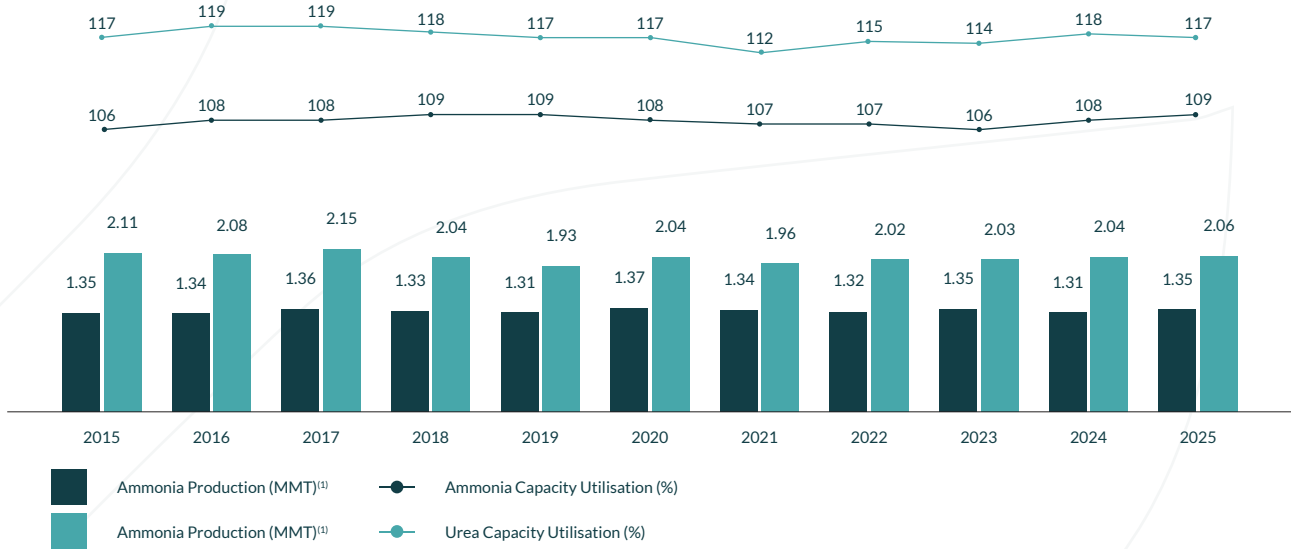
These factors allow the Company to be favourably positioned on the global urea cost curve with some of the lowest cash costs and delivered costs to key export destinations. The following graphic illustrates the Company's positioning on the urea export cost curve in 2025.



The Company's production facilities use advanced technology, and the Company has continuously and proactively invested in improving and maintaining its facilities. The Company has a well-defined framework and turnaround schedule for its plants, which have been completed on schedule historically with no major unplanned shutdowns. The shutdown philosophy is designed to maximise plant uptime, ensuring uninterrupted production while maintaining high utilisation levels above nameplate capacity.

The Company's operational efficiency is clearly demonstrated by its operational track record, with both the Ammonia plant and the Urea plant running at an average utilisation of 107 per cent and 117 per cent, respectively, between 2015 and 2025.

The following graphic shows the Company's ammonia and urea capacity utilisation levels over 2015 and 2025.



Note:

1. Million Metric Tons

Optimally Positioned to Capitalise on Tangible Growth Opportunities

The Company has identified multiple avenues to support continued growth, including short-term operational efficiency projects, medium-term plant capacity improvement projects and longer-term opportunities in clean energy, including carbon capture, hydrogen and clean ammonia initiatives. These plans, including the possible expansion of the Company's ammonia, urea and/or other fertiliser facilities, are described in further detail under "Operational Efficiency Plans" in the Prospectus.

Short-Term Growth

Operational Efficiency

- Implement process and equipment upgrades
- Renewable energy projects
- Operational improvements to boost efficiency, cut energy use and reduce emissions

Medium-Term Growth

Plant Expansion

- Advance the expansion programme through a formal natural-gas allocation request submitted to the IGC
- Company is evaluating development of an additional ammonia and urea production train as a potential expansion of its existing facilities basis a pre-feasibility study undertaken by Nexant in 2026

Long-Term Growth

Innovation and Product Diversification

- Transition to clean energy and decarbonisation plan aligned with national targets, leveraging carbon capture expertise
- Well positioned to capitalise on hydrogen and ammonia diversification initiatives
- Leverage existing business expertise and clean energy trends in Oman to develop new products.

Attractive dividend capacity supported by high margins and strong cashflow generation across commodity cycles

A combination of operational excellence, contractual business model and integrated complex, which benefits from in-house capabilities has enabled the Company to achieve robust revenues, market leading EBITDA margins and strong Operating Free Cash Flows across the periods under review.

The Company has delivered robust financial performance, with revenue amounting to OMR 264.3 million in 2023, OMR 255.0 million in 2024 and OMR 308.9 million in 2025. Over the same period, the Company maintained high margins, with an EBITDA Margin of 53.8 per cent in 2023, 48.3 per cent in 2024 and 50.6 per cent in 2025.

Over the same period, the Company achieved Cash Conversion of 63.3 per cent in 2023, 64.6 per cent in 2024 and 77.9 per cent in 2025. These robust margins and cash conversion levels are driven by the Company's unlevered balance sheet, low maintenance capital expenditure requirements and efficient working-capital management. Consequently, the Company has generated strong levels of Operating Free Cash Flow, which totalled OMR 90.0 million in 2023, OMR 79.6 million in 2024 and OMR 121.7 million in 2025.

These characteristics provide a strong foundation for the Company's dividend capacity and support its ability to sustain distributions across commodity cycles.

'Fortress' Balance Sheet Enabling Strong Shareholder Returns

The Company has maintained a net cash position for several years, supported by substantial cash balances, limited lease liabilities and no interest-bearing debt. This conservative capital structure enhances its resilience to commodity price volatility and provides flexibility to support future growth opportunities and shareholder returns without compromising financial stability.

Highly Skilled Management Team with a Robust Execution Track Record

The Company's senior leadership team has extensive experience in the fertiliser sector, with many decades of combined operational, commercial, technical and managerial expertise across Oman and India. The team has a demonstrated track record of optimising plant performance, executing major revamp and reliability projects, and sustaining an exceptional safety record, including zero LTI in recent years. These operational and strategic capabilities underpin the Company's strong performance and growth prospects.

Strategy

The Company's strategy is to drive sustainable growth and maintain operational excellence by placing its people at the centre of its operating philosophy, enhancing energy efficiency and progressing decarbonisation initiatives, and supporting domestic industrial development, all while maintaining disciplined capital allocation and a conservative balance sheet.

Maintaining operational excellence is a central pillar of the Company's strategy. The Company applies a reliability-centred maintenance framework supported by a disciplined approach to shutdown planning. Under this framework, train-based annual shutdowns are conducted in a manner that minimises operational disruption, while full-complex shutdowns are undertaken only where operationally necessary. In addition, the Company continues to invest in targeted revamps and maintenance projects designed to improve reliability, reduce energy consumption and address operational bottlenecks.

In the medium term, the Company is evaluating the development of an additional ammonia and urea production train as a potential expansion of its existing facilities. In this context, the Company commissioned Nexant to undertake a pre-feasibility study in 2026 to assess the technical and economic viability of such an expansion.

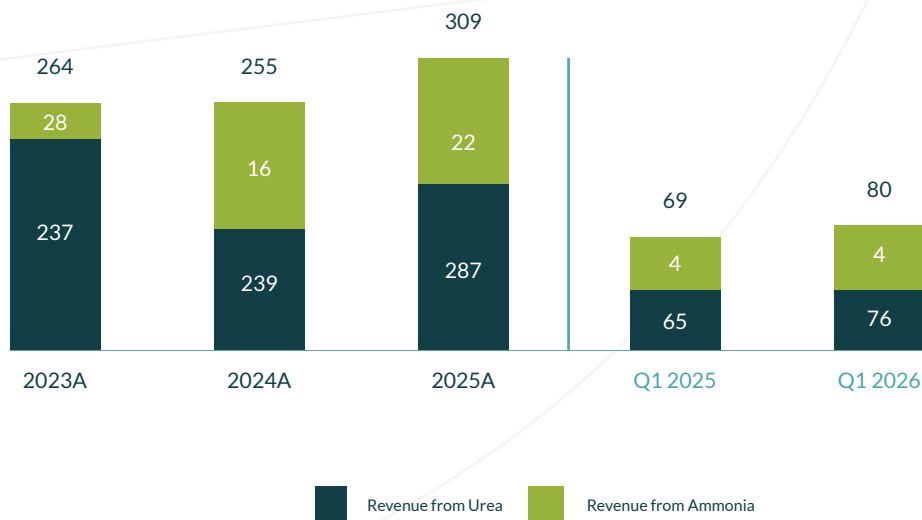
The proposed expansion is expected to utilise proven technologies and benefit from integration with the Company's current operations, including shared utilities, storage and export infrastructure, thereby reducing incremental capital requirements and execution complexity. Based on the Nexant pre-feasibility study, the base case contemplates the addition of 3,500 tonnes per day of ammonia production capacity and 6,212 tonnes per day of urea production capacity, which would represent a material increase relative to the Company's current output. The capital cost of the base case development is estimated to be in the region of US\$2.9 billion, subject to a +/- 50% level of accuracy. The development of a third train would be contingent on the availability of long term natural gas feedstock. In this regard, the Company has submitted a request to IGC for the allocation of gas to support the proposed expansion and is currently awaiting confirmation. Subject to securing the required feedstock and satisfactory technology license, project management and construction arrangements, the project would be expected to increase the Company's production capacity materially and strengthen its position as a reliable supplier of nitrogen fertilisers to global markets. The Company's long-term growth plans address innovation and product diversification, encompassing clean energy and decarbonisation, product diversification and the development of low carbon ammonia.

This strategic approach is supported by the Company's integrated asset base, long-term feedstock security, contracted offtake model and strong record of operational reliability and safety. A core element of the Company's strategy is the development of a people-focused culture. The Company continues to invest in training, knowledge transfer and structured development pathways to equip its workforce with the skills required for safe and reliable operations.

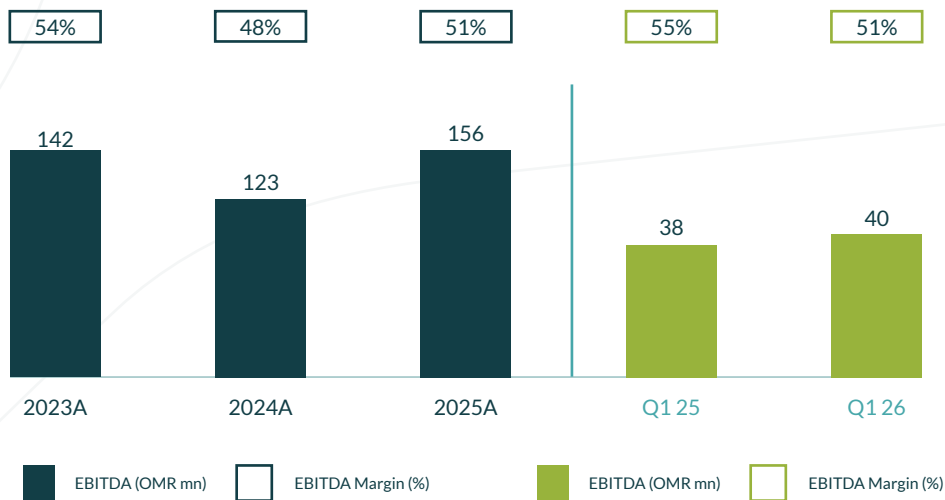
Through these strategic priorities, the Company aims to maintain safe, reliable and energy-efficient operations while positioning itself to capture opportunities arising from the evolving global fertiliser and clean-energy markets, supported by a strong balance sheet and disciplined capital deployment.

Key Financials: OMR mn

Revenue with product-wise break-up

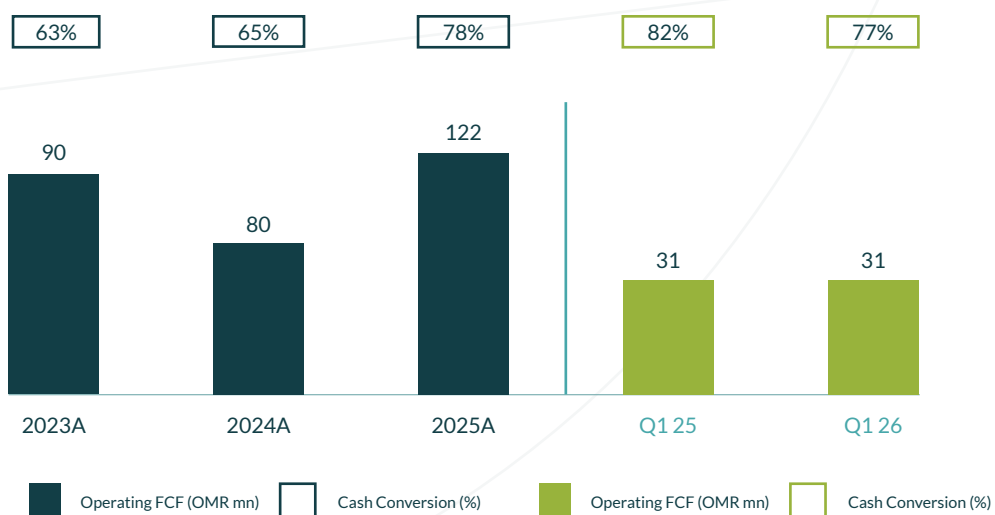


EBITDA and EBITDA Margin



Note: EBITDA is defined as earnings before net interest (aggregate of interest income and expenses), taxes, depreciation and amortisation. EBITDA Margin is calculated as EBITDA / by revenue.

Operating FCF and Cash Conversion



Note: Calculated as Cashflow from operating activities - Acquisition of property, plant and equipment - Payment of lease liability - Finance cost paid on lease liability. Cash conversion calculated as Operating FCF / EBITDA

Dividend Policy

Dividend Policy

The Company intends to maintain a robust dividend policy designed to return to Shareholders substantially all of its distributable free cash flow after providing for growth opportunities and subject to credit rating considerations. The Company's ability to pay dividends is dependent on a number of factors, including the availability of distributable reserves, its capital expenditure plans and other cash requirements in future periods, and there is no assurance that the Company will pay dividends or, if a dividend is paid, what the amount of such dividend will be.

The Company intends to adopt a semi-annual dividend distribution policy to pay dividends in cash after the Offer by April and by September of each year (subject to Board and OGM approval).

In respect of the years ended 31 December 2023, 2024 and 2025, the Company distributed OMR 114.0 million (US\$296.2 million), OMR 95.0 million (US\$246.8 million) and OMR 85.2 million (US\$221.2 million) in dividends, respectively.

By September 2026, the Company expects to pay a first dividend distribution for the first six months of 2026 of OMR 35.6 million (US\$92.5 million), which represents 50 per cent of the annual dividend distribution for the fiscal year ending 31 December 2026. By April 2027, the Company expects to pay a second dividend distribution for the last six months of 2026 of OMR 35.6 million (US\$92.5 million), which represents 50 per cent of the annual dividend distribution for the fiscal year ending 31 December 2026. This would indicatively equate to an annualised dividend payment of OMR 71.2 million (US\$ 185 million) for the fiscal year ending 31 December 2026 (the "Base Dividend").

Additionally, along with the first dividend distribution expected to be paid by September 2026, the Company intends to pay a Special Dividend of OMR 9.6 million (US\$25 million).

The Company currently intends to distribute dividends for the fiscal years ended 31 December 2027 and 2028 as follows:

- For the fiscal year ending 31 December 2027, the dividend is expected to be based on whichever is the higher of 90 per cent of the Company's net profit for the year ending 31 December 2027 or a 3 per cent per annum increase to the Base Dividend paid for the fiscal year ending 31 December 2026; and
- For the fiscal year ending 31 December 2028, the dividend is expected to be based on whichever is the higher of 90 per cent of the Company's net profit for the year ending 31 December 2028 or a 3 per cent per annum compounded increase to the Base Dividend paid for the fiscal year ending 31 December 2026.

During 2027 and 2028, the Company expects to pay dividends for the first six months of the year by September of that year and for the last six months of the year by April of the following year.

Indicative Dividend Yield

Taking into account the Base Dividend payment of 10.6 Bzs per share in 2026, and a Special Dividend payment of 1.4 Bzs per share in September 2026, the Dividend Yield for Category II investors works out to be in the range of 7.8% to 8.3%, based on the price range.

	Category I and Category II Applicants (Institutional and Individual Applicants)	
Price Range: Bzs per share	146	156
Dividend: Bzs per share (FY 2026)	12.1	12.1
Dividend Yield	8.3%	7.8%

Subscription Procedure

Applicants should have an account with Muscat Clearing and Depository Company (MCDC) in order to subscribe to the offer and can provide their particulars in the E-IPO Platform on the MCDC website (www.mcd.om).

Please contact MCDC or any brokerage house in Oman for assistance regarding opening of an investor account.

Category II investors can subscribe in the offer via E-IPO channels of the Collections Agents.

Please contact any of the Collection Agents for assistance.

Proposed Timetable

Procedures	Date
Category I Offer Opening Date	16 June 2026
Category II Offer Opening Date	16 June 2026
Category I Offer Closing Date	25 June 2026
Category II Offer Closing Date	25 June 2026
Due date for the Issue Manager to receive the subscription data and final registers from the Collection Agent	28 June 2026
Finalisation of the Offer Price and notification to the FSA of the outcome of the subscription and the proposed allotments	30 June 2026
Approval of the FSA on the proposed allotment	30 June 2026
Announcement of Offer Price on the MSX and notification of investor allotments / Pricing Date	30 June 2026
Commencement of refunds for Category II Applicants by MCDC / Collection Agents to process refunds for Category I Local Applicants	2 July 2026
Last date for transfer of funds received from Category I Applicants for the shares allocated to them to the Joint Bookrunners or their Collection Agent	5 July 2026
Due date for Issue Manager to receive Category I subscription amounts from Collection Agents and the Joint Bookrunners	6 July 2026
Due date of the Issue Manager to transfer the net proceeds of the Category I Applicants to MCDC (Settlement Date)	7 July 2026
Confirmation of MCDC on receipt of all IPO proceeds	7 July 2026
Listing Date	8 July 2026

Application Money and Refunds

Application money

Along with submission of the Application, all Category II Applicants must make a payment of 100 per cent of the subscription amount, calculated as the total number of Shares applied for multiplied by the Maximum Price, which is Bzs 156 per Share (the "Category II Application Money")

Refunds

Any refunds due to a Category II Applicant will be calculated based on the difference between (i) the Category II Application Money paid by such Category II Applicant, and (ii) the number of Offer Shares allotted to such Category II Applicant multiplied by the Offer Price.



Contact Details of Collection Agents

Collection Agents	Contact Names	Postal Address	Contact Details
Ahli Bank SAOG	AlMamoon AlFahdi Amin Al Balushi	PO Box 545, Postal Code 116, Mina Al Fahal, Muscat, Sultanate of Oman	AlMamoon.AlFahdi@ahlibank.om; +968 2465 3180 amin.albalushi@ahlibank.om; +968 2457 7830
Ahli Islamic Bank	AlMamoon AlFahdi Amin Al Balushi	PO Box 545, Postal Code 116, Mina Al Fahal, Muscat, Sultanate of Oman	AlMamoon.AlFahdi@ahlibank.om; +968 2465 3180 amin.albalushi@ahlibank.om; +968 2457 7830
Bank Dhofar SAOG	Sarah Khalid Mohamed Al Kalbani Parag Mathur	PO Box 1507, Postal Code 112, Ruwi, Muscat, Sultanate of Oman	InvestmentBackOffice@bankdhofar.com; +968 2265 2562 p.mathur@bankdhofar.com
Bank Muscat SAOG	Yasmeen Mohammed Abdul Khaliq	PO Box 134, Postal Code 112, Muscat, Sultanate of Oman	ibdbackoffice@bankmuscat.com; +968 2476 7130
Bank Nizwa SAOG	Ishaq Al Mawali	PO Box 1423, Postal Code 133, Al Khuwair, Muscat, Sultanate of Oman	BN.Investment.banking@banknizwa.om +968 9936 3422
Dhofar Islamic	Ahmed Hamed Said Al Wahaibi Younis Mohammed Ali Al Balushi	PO Box 1507, Postal Code 112, Ruwi, Muscat, Sultanate of Oman	InvestmentBackOffice@bankdhofar.com; +968 9798 5621 IBCM@bankdhofar.com; +968 2265 2588
Horizons Capital Markets SAOC	Hamed Al Salti Safa Al Jahwari	PO Box 856, Postal Code 115, Muscat, Sultanate of Oman	hamed.mo@hcmoman.com; +968 24826053 safa@hcmoman.com; +968 2482 6036
Jabal Asset Management LLC	Dawood Al Ali Hamed Al Kindi	PO Box 2209, Postal Code 133, North Alkhuwair, Bousher, Muscat, Sultanate of Oman	JAMOperations@jabal.om; +968 2102 7821, +968 9944 7497 Jabalsecurities@jabal.om; +968 2102 7862
Meethaq Islamic Banking – Bank Muscat SAOG	Maryam Abdallah Al Balushi	PO Box 134, Postal Code 112, Muscat, Sultanate of Oman	mib@bankmuscat.com; +968 2480 1937
Muzn Islamic Banking – National Bank of Oman SAOG	Asad Al Siyabi Mohammed Najwani	PO Box 751, Postal Code 112, Ruwi, Muscat, Sultanate of Oman	nbobackoffice@nbo.om; +968 2477 8126 +968 2477 8754
National Bank of Oman SAOG	Asad Al Siyabi Mohammed Najwani	PO Box 751, Postal Code 112, Ruwi, Muscat, Sultanate of Oman	nbobackoffice@nbo.om; +968 2477 8126 +968 2477 8754
Oman Arab Bank SAOG	Saqar Al Harrasi Ghada Al Raisi	PO Box 2240, Postal Code 130, Al Ghubrah North, Sultanate of Oman	Saker.Al-Harasi@oman-arabbank.com; +968 2475 4526 Ghada.ALRAisi@oman-arabbank.com; +968 2475 4653

Sohar International SAOG	Ahmed Said Khamis Al-Alawi Amina Al Busaidi	PO Box 44, Hai Al Mina, Postal Code 114, Muscat, Sultanate of Oman	Ahmed.Alalawi@sib.om; +968 2476 1838 amina.albusaidi@sib.om;+ 968 2473 0372 InvestmentSettlement@sib.om
Sohar Islamic	Ahmed Said Khamis Al-Alawi Amina Al Busaidi	PO Box 44, Postal Code 114, Ruwi, Muscat, Sultanate of Oman	Ahmed.Alalawi@sib.om; +968 2476 1838 amina.albusaidi@sib.om;+968 2473 0372 InvestmentSettlement@sib.om
Ubhar Capital SAOC	Idrees Al Hosni Ahmed AlAjmi	PO Box 1137, Postal Code 111, Muscat, Sultanate of Oman	idrees.al-hosni@u-capital.net; +968 2494 9025 ahmed.alajmi@u-capital.net; +968 0249 49006
United Securities LLC	Ayman Al Lawati Rua Al Lawati	PO Box 2566, Postal Code 112, Sultanate of Oman	Ayman@usoman.com; +968 2476 3337 rua@usoman.com; +968 2476 3338
Vision Capital Co SAOC	Jokha Al Ismaili Mohammed Al Mahrezi	PO Box 712, Postal Code 131, Muscat, Sultanate of Oman	jokha.i@visioncapital.om; +968 2476 0016 mohammed.m@visioncapital.om; +968 2476 0015

This document has been prepared for information purposes only and is for the benefit of investors who may subscribe under the Prospectus. The Prospectus is the formal offering document pursuant to which the offering is being made. You must obtain, and read in full, a copy of the Prospectus, before deciding whether to invest in Shares of the Company.

Such a decision is subject to certain risks, which are set out in detail in the Prospectus and any decision to subscribe for shares must be based solely on the Prospectus and not on this document. This document is not, and is not intended to be, a substitute for the Prospectus.

Copies of the Prospectus will be available to investors through the Collection Agents, on the Company's IPO microsite or can be downloaded from the websites of the FSA and MSX, as follows: www.fsa.gov.om and www.msx.om, respectively.

Subscription for shares in Category II of the offering must be through E-IPO platform only pursuant to the subscription terms and conditions set out in the Prospectus.

Rounding

Certain data in this document, including financial, statistical and operating information, has been rounded. As a result of the rounding, the data presented in this document may vary slightly from the actual arithmetic calculation of such data. Percentages in tables have been rounded and accordingly vary slightly from the actual arithmetic calculation of such percentages.



How to Subscribe

Step 1: Make an informed decision

- Read the Prospectus for more information about the Company, its initial public offering and who is eligible to participate in the Offer.
- Consult your legal, business, financial or tax adviser(s) for appropriate advice.

Step 2: Ensure you have an MCDC account

- If you do not have an investor account or a corresponding investor number with Muscat Clearing and Depository Company S.A.O.C. (MCDC); you must apply to obtain an investor number and open an account by completing the "MCDC Application". (All your MSX investments will be registered via this account.)
- You can apply from the MCDC's Head Office; via the website www.mcd.om; Oman Stocks application or from brokerage companies licensed by the FSA.
- Submit the completed form through any of the following channels:
 - at the head office of the MCDC, in Muscat;
 - at the office of any brokerage company licensed by the FSA;
 - by sending a facsimile to MCDC at +968 2481 7491; and/or
 - by opening an account through the MCDC website at www.mcd.om or Oman Stocks application.

Step 3: Subscribe to the Offering

- Subscribe to the Offering by placing an application with one of the Collection Agents.
- Subscription for Category II (Individual) investors is online only, through the E-IPO channels provided by the Collection Agents (mobile or internet banking)
- Please refer to the Prospectus for more details on the subscription process or reach out to one of the Collection Agents appointed for this IPO

Allocation of Shares

Once shares are allocated, you will receive an allocation of none, some or all of your subscription amount. Any excess amounts paid pursuant to your application for shares will be refunded.

Collection Agents

Details of the collection agents and subscription process is included in the published Prospectus.

أوميفكو

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