KEY FACTS STATEMENT

CASH MANAGEMENT & PAYMENTS SERVICES
Small to Medium Sized Enterprises (SME)

1. Product / Service Overview

Cash Management & Payments Services offer solutions for initiating and managing payments, fund transfers, salary payments, standing instructions, and other related transactions via the Bank's approved channels. This KFS provides you with key product features, indicative information about the interest, fees and charges of this product.

2. Key Features & Processing

Item	Key Fact
Services	Outward fund transfers, own-account transfers, domestic and international transfers, salary/WPS payments, standing instructions and balance orders, and other eligible payment and cash management services.
Access / initiation	Corporate digital channels and/or manual instructions, as applicable to the selected service and subject to the Bank's approved procedures.
Online processing	Instructions received through the approved online channel within the applicable cut-off time are generally processed on the same business day, subject to successful validation, sufficient funds, applicable controls and the relevant clearing/payment system.
Manual processing	Manual instructions received within the applicable cut-off time are generally processed on T+1 business day, subject to successful validation, sufficient funds, applicable controls and the relevant clearing/payment system.
Eligibility	SME customer

3. Fees, Charges & Pricing

All applicable fees and charges are set out in the Bank's approved Transaction Banking Schedule of Fees & Charges,
For the applicable and current fees and charges, please refer to the Bank's Transaction Banking Schedule of Fees & Charges available on the Bank's official UAE website: [www.arabbank.ae].

4. Warning

WARNING: Payment instructions may be delayed, rejected or returned due to incomplete or incorrect information, insufficient funds, applicable laws or sanctions, cut-off times, correspondent/clearing arrangements, system availability, or other applicable controls. Foreign currency transactions may also be subject to exchange-rate fluctuations and related charges.

WARNING: The Customer must provide complete, accurate and up-to-date information; maintain appropriate authorization and security controls; safeguard credentials and access devices where applicable; review transaction and account records; and promptly notify the Bank through its official channels of any error, unauthorized activity or material change.

5. Changes to Terms and conditions, Fees or Service

The Bank reserves the right to amend its Terms and Conditions, Fees & Charges, subject to providing the Customer with at least 60 days' prior notice, where applicable. The Customer has the right to reject the proposed amendments and may terminate the affected product or service, subject to settlement of any outstanding obligations. If the Customer does not exercise this right within the notice period, the amendments may be deemed accepted, subject to applicable laws and regulations.

6. Cancellation / Termination of Service

The Customer may request cancellation or termination of an applicable service subject to the relevant terms and conditions, settlement of all outstanding obligations and payment of any applicable fees and charges. Where the Bank decides to terminate or discontinue an applicable service or relationship, the Customer will be provided with at least thirty (30) calendar days' prior written notice, in accordance with the Bank's applicable policies and procedures and regulatory requirements, unless otherwise permitted or required by applicable law or regulation.

7. Complaints & Contact

For questions, service requests or complaints, Customers may contact Arab Bank through the Bank's approved UAE customer service and complaint channels available on the Bank's official UAE website. Complaints may be submitted free of charge and will be handled in accordance with the Bank's approved complaint-handling procedures and applicable regulatory requirements. The Bank will acknowledge receipt of a complaint in writing within two (2) business days and provide a unique reference number for tracking. The Bank will provide a final written response within 30 business days, or within any other period prescribed by the CBUAE.

8. External Complaint Escalation

If the Customer is not satisfied with the Bank's final response, the complaint may be escalated to the Central Bank of the UAE (CBUAE) through the external complaint escalation channels specified by the CBUAE. Customers should refer to the CBUAE's official website for the applicable escalation process and contact details.

9. Customer Acknowledgement

I / We acknowledge and confirm that I / we have read the above Key Facts Statement and clearly understand the information and references provided herein.

Customer legal name: _____

Authorized signatory: _____

Signature / company stamp: _____

Date: _____