KEY FACTS STATEMENT

COLLECTION SERVICES
Small to Medium Sized Enterprises (SME)

1. Product / Service Overview

Collection Services provide solutions to receive, process and reconcile business collections through approved collection channels and services, subject to the Bank's applicable terms and conditions.
This Key Facts Statement (KFS) provides a summary of key information only and does not replace the applicable application, agreement, terms and conditions, facility letter, tariff, or any other contractual documents.

2. Key Features & Processing

Item	Key Fact
Eligibility	SME customer
Services	Cash-in-Transit (CIT), Smart Cash Deposit Machine (SCDM), Remote Deposit Capture (RDC), cheque collection and related eligible collection services.
Access / initiation	Corporate digital channels and/or manual instructions, as applicable to the selected service and subject to the Bank's approved procedures.
Cut-off time	6:00 PM, subject to the applicable service, working day, currency, clearing system and any specific cut-off communicated by the Bank.
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.

3. Eligibility & Documentation

Eligibility Requirements

The services are available to SME customers that:

- Maintain an active corporate account with Arab Bank – UAE;
- Meet the Bank's applicable SME customer-classification criteria;
- Meet the minimum annual turnover, expected transaction volume or other applicable business thresholds specified under the Bank's internal policy;
- Demonstrate a business need for the requested cash-management or cheque-collection service;
- Meet the operational, technical, security and site-assessment requirements applicable to the selected service; and
- Sign the relevant application forms, service agreements and other contractual documents required by the Bank.

The availability of each service, including Cash-in-Transit (CIT), Smart Cash Deposit Machine (SCDM), Remote Deposit Capture (RDC) and cheque-collection services, is subject to the Bank's assessment and approval.

Required Documentation

Customers may be required to provide the following documents and information, as applicable:

- Valid trade license, commercial registration and constitutional documents;
- Ownership structure and Ultimate Beneficial Owner information;
- Valid identification documents for shareholders, directors, authorized signatories and other relevant controlling persons;
- Board resolution, power of attorney or other documents confirming the authority of the authorized signatories;
- Registered office and principal business addresses;
- Contact details and information regarding the nature and purpose of the banking relationship;
- Expected transaction volumes and transaction profile;
- Source-of-funds and source-of-wealth information, where applicable;
- Tax-related information and self-certification documents;
- Details of the locations where the requested service will be provided; and
- Any additional operational, technical, security or regulatory documents required for the selected service.

The Bank may request additional information or supporting documents where required by applicable laws and regulations, the Bank's internal policies and risk-assessment requirements, or the nature of the selected service.

4. 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].

Where a fee or charge is stated as "As per Arrangement," the applicable fee or charge will be agreed with and communicated to the Customer in accordance with the Bank's applicable terms and conditions.

5. Warning

WARNING: Collection processing and availability of funds may be affected by verification requirements, cheque clearing or return, cash discrepancies, counterfeit or unacceptable notes, service-provider arrangements, cut-off times, system availability, applicable laws and regulations, and other Bank controls.

WARNING: Credit to the Customer's account remains subject to successful processing and final settlement, where applicable.

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.

6. 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.

7. 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.

8. 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.

9. 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.

10. 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: _____