## KEY FACTS STATEMENT

## CURRENT & CALL ACCOUNTS
## Small to Medium Sized Enterprises (SME)

### 1. Product / Service Overview

A transactional deposit account used to receive funds, make payments and manage day-to-day business transactions. A Call Account may provide interest, where applicable, in accordance with the agreed terms and prevailing rate.

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

| Item | Key Fact / To be completed |
|---|---|
| Account type | Current Account / Call Account |
| Eligibility | SME customer |
| Available currencies | AED, USD, GBP, AUD, CAD, INR, JOD, KWD, SAR, QAR, OMR, BHD |
| Minimum opening / operating balance | Minimum opening / operating balance – AED 100,000 or equivalent |
| Interest on Call Account | Applicable rate: As agreed with the Customer and subject to the Bank's prevailing rates and applicable terms. |
| Interest on Current Account | Not applicable |
| Cheque book for Call account | Not offered |
| Cheque book for Current Account | offered (in AED only) |
| Debit Card | Not offered for current and Call accounts |
| Statements | E-Statement is sent monthly on the registered e-mail address. Transactions can be checked through Corporate digital Online portal |
| Account access | Corporate center / Digital Banking] |

### Required Documentation

Customers may be required to provide the following documents and information, as applicable:
- Valid trade license, commercial registration or equivalent registration certificate;
- Certificate of incorporation and Chamber of Commerce membership certificate;
- Memorandum and Articles of Association, partnership agreement or other constitutional documents relevant to the Customer's legal form;
- Ownership structure and details of the Customer's Ultimate Beneficial Owners;
- Valid identification documents for shareholders, partners, directors, authorized signatories and Ultimate Beneficial Owners;
- Board resolution, power of attorney or other documents confirming the authority of the authorized signatories;
- FATCA and CRS self-certification forms and supporting documentation;
- Proof of the Customer's registered business address;
- Information and supporting documents relating to the Customer's business activities, expected account activity and source of funds; and
- Any regulatory, ministry or other competent-authority approvals required for the Customer's legal form or business activity.

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

## 4. Fees, Charges & Pricing

All applicable fees and charges for the Current/Call Account are set out in the Bank's Schedule of Fees and Charges For the applicable fees and charges, please refer to the Bank's Schedule of Fees and Charges available at: [www.arabbank.ae].

## 5. Warning

**WARNING:** Account access or transactions may be restricted where required by law, regulation, sanctions, court order, incomplete/expired KYC information, insufficient funds, or the Bank's applicable terms. Fees may reduce the account balance. Interest on Call Accounts, where applicable, may change in accordance with the agreed terms.

**WARNING:** The Customer is responsible for ensuring sufficient funds are available for issued cheques and payment instructions. Returned cheques and other unsuccessful transactions may be subject to applicable fees and consequences under applicable laws and regulations.

## 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 / Closure / Early Termination

The Customer may request closure of the account at any time, subject to the applicable terms and conditions and settlement of all outstanding obligations. Where the Customer closes the account within six (6) months from the date of account opening, the applicable account closure fee will be charged in accordance with the Bank's prevailing Schedule of Fees and Charges published on the Bank's official website.

## 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: _____

Arab Bank PLC is licensed by the Central Bank of UAE