KEY FACTS STATEMENT

DIGITAL CHANNELS / CASH MANAGEMENT

SME Customers | Draft Template for Compliance / Legal / Product Review

1. Product / Service Overview

Digital Channels / Cash Management services provide eligible SME customers with electronic access to selected banking and transaction services, including account information, payments and other cash-management functions through the Bank's approved corporate digital channels. Services and functionality are subject to the customer's approved setup, mandates, user entitlements, transaction limits and 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

Item	Key Fact
Key Features	SME Customer
Service / channel	Corporate Online Portal (Corporate Gateway) and other approved corporate digital channels, where applicable.
Typical services	Account information and statements; payment initiation and authorization; transaction status and reporting; and other cash-management services enabled for the Customer.
Access	Online / digital access using Bank-approved credentials, authentication methods and security controls.
User setup	Access is based on the Customer's approved mandate, authorized users, roles, entitlements and transaction limits.
Availability	Subject to system availability, maintenance windows, cut-off times and the availability of the relevant underlying banking service.
ArabiSync (H2H)	Host-to-Host connectivity may be provided, where approved and applicable, subject to technical setup and separate arrangements.
SWIFT for Corporate	SCORE / MA-CUG / FileAct / MT101 or other supported SWIFT corporate connectivity may be provided, where approved and applicable.
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]

3. Fees, Charges & Pricing

Applicable fees and charges are set out in the Bank›s approved Transaction Banking Schedule of Fees & Charges,

Service	Fee	Unit
Corporate Online Portal (Corporate Gateway) - Monthly subscription fees	AED 200	Per Account
ArabiSync (H2H) - Host-to-Host setup and monthly maintenance fees	As per Arrangement	Per Setup
SWIFT for Corporate - SCORE / MA-CUG / FileAct / MT101	As per Arrangement	Per Setup

Other transaction, payment, account or service-related fees may apply depending on the services used. For the complete and current charges, please refer to the Bank›s approved Schedule of Fees & Charges available on the Bank›s official UAE website [www.arabbank.ae].

5. Warning

WARNING: Digital-channel access and transactions are subject to the Customer›s approved mandate, user entitlements, transaction limits, available account balance, cut-off times, system availability and applicable laws and regulations.
The Customer is responsible for keeping usernames, passwords, tokens, authentication devices, security credentials and other access information secure and confidential, and for ensuring that only duly authorized persons use the service.

WARNING: The Customer must promptly notify the Bank through approved channels of any suspected loss, compromise, unauthorized access or unauthorized transaction.
Transactions submitted and properly authorized through the digital channel may be processed based on the Customer›s approved authorization setup. The Customer must review transaction details carefully before authorization.

WARNING: Processing may be delayed or rejected due to incomplete or incorrect instructions, insufficient funds, compliance or sanctions screening, technical issues, cut-off times or other applicable controls.
For Host-to-Host and SWIFT connectivity, the Customer is responsible for its own systems, connectivity, internal security controls and authorized message/file transmission arrangements, as applicable.

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.

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7. Cancellation / Termination

The Customer may request cancellation of the relevant digital-channel or cash-management service subject to the applicable terms and conditions, completion of the Bank›s required instructions, settlement of outstanding obligations and payment of any applicable fees and charges.

Where the Bank decides to terminate or discontinue the Customer›s service, 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: _____

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