KEY FACTS STATEMENT

FIXED DEPOSIT
Small to Medium Sized Enterprises (SME)

1. Product / Service Overview

This product is a term deposit account, linked to a current or savings account, and provides you with returns on the funds placed with us for a specific period.
This KFS provides you with key product features, indicative information about the interest, fees and charges of this product.

2. Key Features

Item	Key Fact
Minimum required deposit amount	AED 100,000 or equivalent in an eligible currency.
Account Currency	AED, USD, GBP, EUR, etc
Tenor	1 Month ,3 Month,6 Month &12 Month
Interest payment frequency	Upon maturity
Maturity instruction	As agreed with the Customer, including repayment to the nominated account or renewal, where applicable.
Eligibility	Any SME customer

3. Interest Rate, Fees & Pricing

The Fixed Deposit interest rate is not based on a standard published pricing tariff and is agreed with the Customer at the time of placement. The applicable rate will depend on the deposit amount, currency, tenor and prevailing market conditions and will be confirmed to the Customer before placement.
For premature closure, the applicable charge is AED 500 + penalty charges of 1% pa on the FD amount, in accordance with the Bank's approved 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].

Arab Bank PLC is licensed by the Central Bank of UAE

4. Warning

WARNING: The interest rate agreed at placement applies for the agreed tenor and may differ from rates available at a later date. Renewal, where applicable, may be at the prevailing rate at the time of renewal and may differ from the original rate

WARNING: Early withdrawal is subject to the Bank's approval and applicable terms and conditions. Premature closure is subject to AED 500 + penalty charges (1%) per Fixed Deposit, in accordance with the Bank's approved Schedule of Fees and Charges, and may also result in reduced or lost interest, as applicable.

WARNING: The Customer must ensure that all information and instructions provided to the Bank are complete, accurate and up to date and must comply with the applicable terms and conditions.

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 / Early Withdrawal / Maturity

The Fixed Deposit will remain in place until the agreed maturity date unless premature closure is requested by the Customer and accepted by the Bank in accordance with the applicable terms and conditions. Premature closure is subject to AED 500 + penalty charges (1%) per Fixed Deposit, in accordance with the Bank's approved Schedule of Fees and Charges, and may affect the interest payable.

At maturity, the deposit and applicable interest will be handled in accordance with the Customer's agreed maturity instructions. Where renewal applies, the renewed deposit will be subject to the rate and terms prevailing at the time of renewal.

7. Complaints & Contact

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. 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: _____