KEY FACTS STATEMENT

TRADE FINANCE SERVICES
SME Borrowing & Non-Borrowing Customers

1. Product / Service Overview

Export Letters of Credit (LCs), Bank Guarantees, and Supply Chain Finance (SCF) are key solutions offered to support international trade. An Export LC is a contractual agreement in which the issuing bank guarantees payment to the exporter, provided the specified conditions are met, thereby mitigating risks for both parties in cross-border transactions. A Bank Guarantee is an irrevocable commitment by the Bank to pay the beneficiary up to a stipulated amount, subject to compliance with guarantee terms, and is available to customers with or without approved credit lines, utilizing cash margins where required. Supply Chain Finance (SCF) enables SME customers to manage payables efficiently, offering flexible options for prepayment or payment at maturity on an invoice level.

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
Products / services	May include Letters of Credit, Letters of Guarantee, Shipping Guarantees, Documentary Collections, Import/Export Trade Services, Trust Receipts, Commercial Invoice Discounting, Supply Chain Finance and other Trade Finance products made available by the Bank.
SME Non-Borrowing Customers	Transactions are subject to the Bank's prior approval and arrangement/ agreement with the Customer. The required cash margin/security, commissions, fees and other applicable charges will be determined and agreed for the relevant transaction.
SME Borrowing Customers	Transactions are subject to the Customer's approved credit facilities, applicable facility terms and the Bank's approval. Applicable margins, commissions, fees and charges will be in accordance with the Bank's prevailing approved tariff / Schedule of Fees & Charges and the Customer's applicable facility terms.
Transaction terms	Amount, currency, tenor/validity, margin/security requirements, commissions, settlement terms and other conditions are subject to the relevant transaction documentation and Bank approval.

3. Margin, Fees, Commissions & Pricing

For SME Non-Borrowing Customers: the applicable cash margin/security requirement, commissions, fees and other transaction-related charges are subject to the Bank's approval and arrangement/agreement with the Customer for the relevant transaction. Requirements may vary depending on the product, transaction amount, currency, tenor, risk assessment and other applicable factors.

For SME Borrowing Customers: the applicable margin/security requirements will be subject to the Customer's approved credit facility and facility terms. Commissions, fees and charges will be applied in accordance with the Bank's prevailing approved tariff / Schedule of Fees & Charges and the Customer's applicable facility terms.

Correspondent-bank charges, SWIFT/courier charges and other third-party costs may apply where relevant. Customers should refer to the Bank's latest approved Schedule of Fees & Charges available through the Bank's official UAE channels.

For the applicable fees and charges, please refer to the Bank's Schedule of Fees and Charges available at: [www.arabbank.ae].

4. Warning

WARNING: Delays, discrepancies, incomplete or inaccurate documentation, sanctions or regulatory requirements, correspondent bank requirements, or other compliance checks may result in the transaction being delayed, rejected, returned or not processed.

WARNING: Certain Trade Finance instruments may create a financial obligation for the Customer. Failure to meet payment, margin, reimbursement or other obligations when due may result in additional costs and may affect the Customer's facilities and relationship with the Bank.

WARNING: For SME Non-Borrowing Customers, Trade Finance transactions may be subject to cash margin/ security and applicable commissions, fees and other charges as agreed with the Bank. The required margin may vary depending on the transaction and the Bank's approval.

WARNING: Documentary discrepancies, expiry, delayed presentation, amendments, non-performance or non-compliant documents may result in delays, additional costs or financial exposure. The Customer is responsible for complete, accurate, authentic and timely instructions and supporting documents.

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 / Amendment / 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.

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 will be handled in accordance with the Bank's approved complaint-handling procedures and applicable regulatory requirements. Where applicable, information regarding complaint escalation and external dispute-resolution channels will be provided to the Customer.

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: _____

Arab Bank PLC is licensed by the Central Bank of UAE