KEY FACTS STATEMENT

Working Capital Facilities

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.

1. Product Overview

Working Capital Facilities are designed to provide SME customer with short-term funding to support their working capital requirements.

Facilities may include:
- Overdraft facilities
- Short-Term Loans
- Trust Receipts
- Invoice and Cheque Discounting
- Other working capital solutions

Facilities are generally available on a conventional banking basis and may be provided as revolving or non-revolving facilities, depending on the approved financing purpose, structure and terms.
The availability and use of each facility is subject to the Bank's approval and the applicable facility documentation.

2. Facility Limits & Tenors

Facility Limit / Amount: Subject to the Bank's assessment of the Customer's financial position, business model, working capital requirements, repayment capacity and other applicable credit criteria.
Tenor: up to one year subject to the business cash conversion cycle.
The approved facility limit, tenor, repayment requirements and other applicable conditions will be specified in the Bank's facility offer and contractual documentation.
The credit facilities will be available for one year period and subject to annual renewal.

3. Processing Time

The Bank will process the Customer's request following receipt of the required information and documentation (within 30 working days).
The expected processing timeline may be extended depending on the completeness and accuracy of the information provided, the complexity of the request, the required credit assessment and the fulfilment of applicable approval and due diligence requirements.
The Bank will keep the Customer informed of material developments in the application process and the final decision within the applicable process timelines.

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4. Interest Rate

The indicative annual interest rate range is 7.5% to 15.5% p.a., subject to the Customer's credit assessment, facility structure and applicable approval.
Pricing may be linked to the Bank's SME Prime Rate or EIBOR and may change from time to time. The final rate is confirmed at approval.
The SME Prime Rate is currently 15.5% p.a. and is subject to change from time to time.

Interest will be calculated daily as: Principal outstanding x Interest rate x 1 day / 360 days. The accumulated amount of this interest will be charged on the next end of month date, except for the invoice and Cheque Discounting, interest will be deducted upon the discounting process.

5. Main Fees & Charges

Fee	Amount / Basis
Processing fee	2% of approved Working Capital Facility
AECB – Al Etihad Credit Bureau	AED 100 assessment
EIRC –Emirates Integrated Registries Company	AED 100 per security document
Property valuation	Quoted case-by-case by appointed third-party valuer
Mortgage / Land Department fees	Payable by the customer, where applicable
Third Party Fees*	Payable by the customer, where applicable
Property insurance	Required up to the approved facility amount
Late/default charge	5% p.a. above the agreed facility rate, where applicable
Non-compliance fee	Up to AED 25,000 or 2% increase in the applicable interest rate, to be treated on cases by case basis
Early/partial settlement	4% of outstanding loan amount, where applicable
VAT	5% applies to applicable bank 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].

*Third-party fees and government charges may vary and may be payable directly by the Customer or recovered from the Customer account, as applicable.
Where a fee or third-party charge is not known at the time of issuing this KFS, the Bank will provide the applicable amount or an estimate/range where available, together with the applicable qualification.

6. Warning

WARNING: Failure to make payments or otherwise comply with the facility terms may result in additional fees or charges, adverse credit information, suspension or reduction of facility availability, enforcement of security/collateral and/or other remedies available to the Bank under the applicable agreements and laws. Where security, collateral, guarantees or other credit support is provided, failure to meet the Customer's obligations may result in the Bank exercising its rights over the pledged security/collateral in accordance with the applicable agreements and laws.

WARNING: For variable-rate facilities, an increase in the applicable interest/reference rate may increase the Customer's financing cost and repayment obligations.
Failure to maintain the required conditions, documentation, financial covenants or other facility requirements may result in suspension, cancellation, reduction or non-renewal of the facility.
Foreign-currency financing or transactions, where applicable, may expose the Customer to exchange-rate fluctuations.

WARNING: Fees, charges and other transaction costs may increase the overall cost of financing.
Early settlement, cancellation or termination of a facility may result in applicable fees and/or other costs.
The facility is intended for the approved working capital purpose. The Customer should use the facility only for the purposes agreed with the Bank.

7. 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.

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: _____