

Key Facts Statement (KFS) – Current, Call & Savings Accounts

This product is a bank account for your transactional and savings needs. This KFS provides you with key product features, and indicative information about the interest, fees and charges of this product.

Table A: Key Product Details			
Description	Current Account	Call Account	Savings Account
Applicable for	Individual and Sole Proprietors		
Cheque Book	Offered (in AED and USD only)	Not Offered	Not Offered
Account Currency	AED, AUD, BHD, CAD, CNH, EUR, GBP, HKD, JOD, KWD, OMR, SAR, SGD, USD, XAU, CHF, DKK, JPY, NOK, QAR, ZAR, TRY, NZD, SEK, ILS		
Debit Card	Offered (in AED only)		

Table B: Applicable interest rates			
Type of Account	Interest rate (per annum)	Basis of Interest calculation	Interest credit frequency
Current Account			
Standard Current Account (AED only)	NIL	Not Applicable	Not Applicable
Foreign Currency Current Account (All major foreign currencies as specified above)			
Call Account			
Standard Call Account (AED only)	NIL	Not Applicable	Not Applicable
Foreign Currency Call Account (All major foreign currencies as specified above)			
Savings Account			
Standard Savings Account (AED only)	NIL	Not Applicable	Not Applicable
Foreign Currency Savings Account (All major foreign currencies as specified above)			

Table C: Package Details			
	Current Account	Call Account	Savings Account
Minimum Balance Requirement	Not Applicable	Not Applicable	Not Applicable
Key Fees and Charges, inclusive of Value Added Tax (VAT)			
Fall below fee for non - maintenance of minimum balance	Not Applicable		
Account opening fee	Free		
Account closure fee (within 6 months of opening)	AED 262.50		
Cheque book charge	First cheque book free, thereafter AED 52.5	Not Applicable	Not Applicable
Cheque Return charges (Financial Reasons)	AED 315 per returned cheque	Not Applicable	Not Applicable
Debit Card	Visa Business / Visa Signature Business		
Debit Card: Daily POS Limit	AED 250,000 / AED 125,000		
Debit Card: Daily Cash Limit	AED 100,000 / AED 150,000		

Important Links



For full and latest fees & charges, banking packages and other product details please visit our website <https://www.emiratesnbd.com/en/terms-and-conditions> or scan QR code



Additional Information



- The Bank reserves the right to amend its Terms and Conditions, with 60 days prior notice to you.
- Please keep your cheque books and online banking credentials safe at all times to avoid any misuse or fraudulent actions by others.

Warning!!!



- You are required to provide the Bank with copies of your updated documents at all times. Not providing these documents might result in the charges, transactions being restricted, account being blocked, or account being closed.
- The Bank may close the account if account conduct is found to be unsatisfactory as per Bank's Compliance policy and in line with UAE Central Bank regulations.
- According to the instructions of the UAE Central Bank, your Bank account will be closed in case 4 cheques are returned unpaid due to insufficient balance within a period of one year.
- In the event of your failure to meet our terms and conditions before and during your relationship with us, there will be consequences which may include restriction, blockage or closure of your Bank account.
- The Bank may apply any credit balance which is held in the Customer's name in any Account and/or at any branch of the Bank towards any indebtedness or amounts due.

I / We hereby irrevocably and unconditionally declare that I / we have read the above Key Facts Statement and clearly understand all the information and references provided herein.

Customer Name: _____ Customer Signature: _____ Date: _____