

# Key Facts Statement (KFS)

## Current and Call Accounts – C&IB

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
Applicable for	Corporates and Sole Proprietors	
Cheque book	<b>Offered (in AED and USD only)</b>	<b>Not Offered</b>
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	<b>Not Offered</b>	

### 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)		As Per Agreement	
Foreign Currency Current Account (All major foreign currencies as specified above)			
Call Account			
Standard Current Account (AED only)		As Per Agreement	
Foreign Currency Current Account (All major foreign currencies as specified above)			

## Table C: Packages for individual customers

	Current Account	Call Account
Minimum balance requirement	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	AED 52.5	Not Applicable
Cheque returned charges	AED 315	Not Applicable

### Important Links



For full and latest fees & charges, banking packages and other product details please visit our website [www.emiratesnbd.com/kfs](http://www.emiratesnbd.com/kfs) or scan QR code



### Additional Information



- The Bank reserves the right to amend its Terms and Conditions, with 60 days prior notice to you.
- Not maintaining the required minimum monthly average balance could lead to a fee being levied. The Bank reserves the right to change the package if this requirement is not met.
- Please keep your cheque books and debit cards including PIN 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.**

**As outlined above, certain products require a minimum balance to be maintained for earning interest. Additionally for SmartSaver Account, exceeding the permissible number of monthly withdrawals (one for Personal Banking and two for Priority Banking) will result in lower interest rate being applied for the month.**

**WARNING !!!**

**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 and added to the blacklist 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.**