

Key Facts Statement (KFS) Term Deposit

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.

Product Information

Description	Fixed Deposit	FlexiDeposit	RegulaReturns Deposit	Goal Recurring Deposit	FlexiSweep Deposit
Product details	Flexible terms of 7 days to 5 years and overdraft facility	Partial withdrawals allowed on customer request, while keeping the rest of the balance deposit intact	Option to choose between monthly, quarterly and half-yearly interest payouts	Create a goal and start saving every month	In case of shortfall, required funds move from term deposit to linked Bank account
Eligibility	• UAE Citizens/ Residents/ Non-Resident customers • Salaried and non-salaried accounts • SME customers			• UAE Citizens/ Residents/ Non-Resident customers • Salaried and non-salaried accounts	
Account Currency	AED, USD, GBP, EUR, SAR, AUD, CAD	AED, USD and GBP		AED and USD	AED only
Minimum required deposit amount	AED 10,000 or equivalent in other currencies	• AED 10,000 or equivalent in other currencies • AED 50,000 or equivalent in other currencies for booking through digital channels		Minimum monthly contribution of AED 500 or USD 200	AED 10,000
Available Tenors	7 days to 5 years	3 months to 3 years		6 months to 5 years	3 months to 3 years
Interest rate	• Rate fixed until the maturity date • Rate as per prevailing rate sheet will apply (please refer to link below for latest rates)				
Interest payment frequency	Upon maturity		Monthly, Quarterly or half-yearly	Upon maturity	
Partial withdrawal	Not allowed	Allowed	Not allowed	Not allowed	Auto-sweep
Interest on Early closure	Applicable rate less 1%	Interest on withdrawn amount will be paid at the applicable rate less 1%. The remaining amount retained until maturity will earn interest at the contracted rate On early closure, interest will be paid at the applicable rate less 1%	Interest credited up to the date of closure will be deducted from the principal amount, and the interest will be recalculated at the applicable rate, less 1%, and paid upon early closure	Within 6 months of booking: Applicable rate less 1% ; after 6 months of booking : Bank’s prevailing interest rate for Standard Savings Account will apply	Applicable rate less 1% on the amount swept. The remaining amount retained until maturity will earn interest at the contracted rate

Note: Applicable rate is the standard deposit interest rate displayed on the Bank's website on the date the deposit was booked, for the period / tenor, the withdrawn amount was held in the deposit account.

Product Information

Description	Steady Saver Deposit	Floating Rate Deposit	Sustainable Deposit	Instant Interest Deposit
Product details	Interest compounds every 3 months to further improve returns	Variable rate linked to a reference rate (EIBOR, LIBOR, SOFR, SONIA etc.)	Online Fixed Deposit account, Partial withdrawals allowed on customer request, while keeping the rest of the balance deposit intact	Interest credited on day 1
Eligibility	• UAE Citizens/ Residents/ Non-Resident customers • Salaried and non-salaried accounts • SME customers		• UAE Citizens/ Residents/ Non-Resident customers • Salaried and non-salaried accounts	
Account Currency	AED, USD and GBP	AED, USD, GBP, EUR, SAR	AED, USD and GBP	AED and USD
Minimum required deposit amount	AED 10,000 or equivalent in USD or GBP	AED 1 Million or equivalent in other currencies	AED 100,000 or equivalent in other currencies for booking through digital channels	AED 10,000 or equivalent in other currencies
Available Tenors	6, 9 or 12 months	1 to 3 years	3 months to 2 years	3 months to 1 year
Interest rate	• Rate fixed until the maturity date • Rate as per prevailing rate sheet will apply (please refer to link below for latest rates)	Variable as per reference rate, in accordance with the tenor of deposit	• Rate fixed until the maturity date • Rate as per prevailing rate sheet will apply	• Rate fixed until the maturity date • Rate as per the applicable rate for Instant Interest deposit
Interest payment frequency	Upon maturity	Option to select either monthly, quarterly, half-yearly or upon maturity	Upon maturity	On Day 1 upon opening the Instant Interest deposit
Partial withdrawal	Not allowed	Not allowed	Allowed	Not allowed
Interest on Early closure	Applicable rate less 1%	Applicable rate less 1%	Interest on the withdrawn amount will be paid at the applicable rate, less 1%. The remaining amount retained until maturity will earn interest at the contracted rate On early closure, interest will be paid at the applicable rate, less 1%	Interest credited on day 1 will be deducted from the principal amount. Interest will then be recalculated at the applicable rate, less 1%, and paid upon early closure

Note: Applicable rate is the standard deposit interest rate displayed on the Bank's website on the date the deposit was booked, for the period / tenor, the withdrawn amount was held in the deposit account.

Important Links



For full and latest fees & charges, and other product details please visit our website www.emiratesnbd.com/kfs or scan QR code

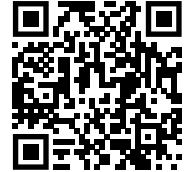


Illustration for Interest calculation for Fixed Deposit variant as previously mentioned in product information section:

Original Deposit Amount (A) Booking amount	AED 100,000
Deposit Tenor (B)	1 year
Rate of Interest (C) Fixed rate of interest for the tenor of the deposit	0.50% per annum



Interest vAmount ($D = A * B * C / 360$) Total interest amount paid during entire tenor of the deposit	AED 506.94
Maturity Amount (A + D) Total deposit amount (Principal and Interest)	AED 100,506.94

Additional Information



- The Bank reserves the right to amend the Bank's General Terms and Conditions for Consumer Banking Products (including any relevant applications and documents) by notice to you in accordance with applicable law.
- 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.
- The Bank's General Terms and Conditions for Consumer Banking Products (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- The Bank may debit the Customer's account with any charges, expenses, or commission payable against the banking services rendered in accordance with the approved and announced banking charges and commissions, as notified to the Customer from time to time.
- You can contact the Bank for any enquiries, assistance or complaints at any of its branches or by visiting its website [<https://www.emiratesnbd.com/en/customer-care/complaints/>]
- The cooling-off period allows you to cancel the product within five (5) business days of signing the application and the Bank will not be able to proceed until this period expires, unless you waive this right. To cancel within this period you must give the Bank notice.

Warning !!!

Partial withdrawal or early redemption of Term Deposit will result in lower interest or no interest being paid to you on the amount withdrawn.

Warning !!!

In case a loan or other credit product is secured with a Fixed Deposit, you will be unable to access deposit funds till the loan /credit product is closed.

Warning !!!

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 but not limited to restriction, blockage or closure of your Term Deposit and/ or linked account(s).

Warning !!!

The Bank may apply any credit balance which is held in your name in any account and/or at any branch of the Bank towards any obligations or amounts due.

Warning !!!

For Floating rate deposits, the interest rate will change as per the prevailing market rates, at period agreed at the time of booking the deposit.

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: _____