

## InvestDaily - Fees and Charges and Customer Declaration

Fees and Charges	
One-time sign on fee	AED 300 (debited upfront at the time of registration from the funding account selected)
Subscription fee	1% on the value of each Buy transaction, debited over and above the total value being invested.
Maintenance fee	<ul style="list-style-type: none"> <li>AED 15 per month when Market value of Portfolio is less than AED 10,000.</li> <li>1% per annum if Market value of the Portfolio is AED 10,000 &amp; above.</li> </ul> Recovered on a monthly basis by auto redemption of funds from the goal on the basis of the market value allocation of funds in the goal.

Any additional charges levied as part of the standard fund offering will be applicable to the customer. Where applicable, taxes, bourse levies and other third party fees will be charged separately.

All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.

Customer Declaration	
<p>Emirates NBD Bank P.J.S.C (the "Bank") shall, on the basis of the Customer's instructions, execute the Customer's order (the "Transaction") in accordance with the terms of the Investment Services Agreement (the "ISA"). The Customer hereby acknowledges that it has read and understood the ISA in conjunction with the full terms and conditions of the relevant security, as contained in the fact sheet, prospectus (as applicable), to satisfy itself with the terms of the particular investment and understand the risks inherent therein.</p>	
<ul style="list-style-type: none"> <li><b>The Customer acknowledges, agrees and declares that:</b> <ul style="list-style-type: none"> <li>A) Entering into the Transaction is entirely the Customer's decision even though the Bank might have, from time to time, shared different types of information about products and services (including investment proposals where applicable);</li> <li>B) All investment decisions are made by the Customer after due consideration of its specific circumstances and requirements and any other criteria that may influence the Customer's decision; and</li> <li>C) It has read and understood the ISA, the Terms and Conditions thereof and the General Terms and Conditions of Accounts and Banking Services for the Bank that shall be deemed to be considered as an integral part of the ISA in respect of the Transaction.</li> </ul> </li> <li><b>The Customer further understands that in respect of InvestDaily:</b> <ul style="list-style-type: none"> <li>A) It has assessed the suitability of the product based on its financial requirements;</li> <li>B) That Mutual Funds are traded at Net Asset Value (NAV) which cannot be determined in advance and that the Customer will be investing at the NAV at the point when the relevant deal is placed in the market.</li> <li>C) The Funds NAV can vary based on performance of the underlying portfolio which in turn varies as per Market conditions.</li> </ul> </li> </ul>	