**FIXED/RECURRING DEPOSIT FORM - PRIORITY BANKING**

(ACCOUNT OPENING AND MATURITY INSTRUCTIONS)

Please complete all details in BLOCK letters. Please tick ☑ if applicable.

<table>
<thead>
<tr>
<th>Date</th>
<th>D</th>
<th>D</th>
<th>M</th>
<th>M</th>
<th>Y</th>
<th>Y</th>
<th>Y</th>
<th>Y</th>
</tr>
</thead>
</table>

**Account Opening Instructions**

- **FD/Goal RD Account Number**
- **Account Holder 1**
- **Account Holder 2**
- **Please debit my/our Account Number**

**A. FD ACCOUNT OPENING INSTRUCTIONS (Request for opening New Fixed Deposit)**

<table>
<thead>
<tr>
<th>FlexiDeposit</th>
<th>Standard FD</th>
<th>Steady Saver Deposit</th>
<th>Interest Payout Frequency</th>
</tr>
</thead>
</table>

- **FlexiSweep Deposit**
- **Linked Operative A/C No.:**

**Others (Pls specify):**

<table>
<thead>
<tr>
<th>Currency</th>
<th>Amount in figures</th>
<th>Amount in words</th>
<th>Value date</th>
<th>Interest Rate (% per annum)</th>
<th>Tenor</th>
</tr>
</thead>
</table>

**For Overdraft or Credit Card Facility against Fixed Deposit please fill a separate Form. For FlexiDeposit and RegularReturns FD T&C's, please refer to page 3 & 4.**

**B. MATURITY INSTRUCTIONS (New/Existing Fixed Deposits Only)**

**Renewal Options**

1. **Don't renew**
2. **Renew principal only to my/our Account Number mentioned above.**
3. **Please renew principal for the same period and credit interest to my Account Number mentioned above.**
4. **Please renew principal for the same period and credit interest to my Account Number mentioned above.**

**Account holder 1**

**Account holder 2**

**Please debit my/our Account Number**

**Charity/Foundation Account Number**

<table>
<thead>
<tr>
<th>Charity/Foundation</th>
<th>Account Number</th>
<th>رقم حساب</th>
</tr>
</thead>
<tbody>
<tr>
<td>Al Noor</td>
<td></td>
<td>النور</td>
</tr>
<tr>
<td>Beit Al Khair Society</td>
<td></td>
<td>جمعية بيت الخير</td>
</tr>
<tr>
<td>Dubai Cares</td>
<td></td>
<td>دبي العطاء</td>
</tr>
<tr>
<td>Dubai Foundation for Women and Children</td>
<td></td>
<td>مؤسسة دبي لرعاية النساء والأطفال</td>
</tr>
<tr>
<td>Red Crescent (UAE) / The National Charity School</td>
<td></td>
<td>الهيئة الخيرية للاتحاد العربي</td>
</tr>
<tr>
<td>Senses Residential &amp; Daycare Special Needs</td>
<td></td>
<td>مركز المشاعر لرعاية ذوي الاحتياجات الخاصة</td>
</tr>
</tbody>
</table>

**ACCOUNT NO.**

EMIRATES NBD BANK (P.J.S.C.) is licensed by the Central Bank of the UAE.
C. GOAL RECURRING DEPOSIT (Request for Opening New Goal Recurring Deposit)

<table>
<thead>
<tr>
<th>currency</th>
<th>AED</th>
<th>USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Amount in words</td>
<td>AED (Amount in figures)</td>
<td>USD</td>
</tr>
<tr>
<td>2. Tenor (Months)</td>
<td>Goal</td>
<td>Goal Amount</td>
</tr>
<tr>
<td>3. Rate</td>
<td>Installment amount (in figures)</td>
<td>Installment date</td>
</tr>
</tbody>
</table>

D. EARLY SAVER DEPOSIT (Request for opening new Early Saver Deposit)

1. I/We hereby request and authorize the Bank to open a new Early Saver Deposit for 12 months tenure at the applicable interest rate and renew the principal and interest for the same period.

2. I/We understand that unless a closing instruction is received from me/us, either in person or electronically, the Early Saver Deposit will be renewed automatically on a rollover basis. I/We understand that applicable interest on the Early Saver Deposit will be calculated on a daily closing balance basis and credited to the Early Saver Deposit at the end of tenure. I/We understand that the Bank has the right to revise the interest rates applicable to the Early Saver Deposit and any pre-mature withdrawal will attract a penalty by the Bank.

3. I/We understand that AED 1 will be debited from my/our Early Saver Savings Account as initial funding towards the new early saver deposit. I/We authorize the Bank to record the following instructions.

If the overnight balance in my/our Early Saver Account

Exceeds

<table>
<thead>
<tr>
<th>Amount in words</th>
<th>AED (Amount in words)</th>
<th>AED %</th>
</tr>
</thead>
</table>

Transfer the excess amount to my/our new Early Saver Deposit.

I agree to waive my right to a "cooling off" period of 5 business days, so that my term deposit can be immediately processed.

I acknowledge receiving a Key Fact Statement (KFS) of this product.

DECLARATION

I/We ("Customer") hereby irrevocably and unconditionally request you to open a fixed deposit account ("Fixed Deposit") pursuant to the above information and confirm that the submitted information is correct.

By signing this declaration, the Customer hereby acknowledges that he/she has read, understood and agrees with the General Terms and Conditions of the Accounts and Banking Services of Emirates NBD Bank PJSC as well as the specific terms applicable to the Fixed Deposit.
Terms and Conditions
(Applicable for FlexiDeposit and FlexiSweep Deposit)

Without prejudice to the Bank’s standard terms and conditions governing the bank accounts and the Bank’s rights under the standard account terms and conditions. I / We hereby agree and accept that these Terms and Conditions stated herein will govern the deposit account(Flexi/FlexiSweep Deposit)

under CIF Number .................................................................

1. Flexi and FlexiSweep Deposit means the flexible term deposit product that provides the freedom to make a partial withdrawal of the principal while preserving the remaining amount until the pre-determined date of maturity.

2. FlexiDeposit are denominated in AED, USD, EUR & GBP currencies while FlexiSweep Deposit is in AED denomination only.

3. The minimum balance required for FlexiDeposit as of now is AED 10,000 (or equivalent in other currencies).

4. Partial withdrawals can be made in units of AED 1.00 and multiples thereon.

5. The interest determined by the Bank on Flexi and FlexiSweep Deposit shall be calculated on the deposits residual amount on the maturity date.

6. The premature withdrawal of the Flexi and FlexiSweep Deposit before maturity date may additionally be subject to a charge determined by bank. This may result in customer receiving less or no interest.

7. Advances against FlexiDeposits can be availed if the sweep functionality is not activated.

8. The customer acknowledges that the Bank may at its sole discretion vary and amend these terms and conditions including without limitation the provisions applicable to early withdrawals of Flexi and FlexiSweep Deposit, the minimum balance required for Flexi and FlexiSweep Deposit the interest rate and the basis of calculation of interest applicable from time to time.

9. Interest rates are subject to change at anytime without notice at the sole discretion of the ‘Bank’.

10. These terms and conditions are subject to UAE laws and dispute arise shall be referred to the jurisdiction of Dubai courts.

I / We do hereby agree to abide by the above-mentioned terms and conditions.

Name

Date

Customer Signature(s)

Signature

Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.

NE06FRM0158 (Page 3 of 4) FIXED/RECURRING DEPOSIT FORM - PRIORITY BANKING

12.21 Ver 6
These Terms and Conditions govern RegulaReturns Fixed Deposit. All terms and conditions in the ‘General Terms and Conditions for the Deposit Accounts and Other Services’ apply to RegulaReturns Fixed Deposit and include those listed below:

1. RegulaReturns Fixed Deposit is a flexible term deposit product that provides the options of earning a guaranteed return on a regular interval basis.

2. RegulaReturns Fixed Deposit is denominated in AED, USD, EUR & GBP currencies only.

3. The minimum balance required for RegulaReturns Fixed Deposit is AED 10,000/- or equivalent in other currencies.

4. The minimum tenor for Monthly RegulaReturns Fixed Deposit is 3 months.

5. The minimum tenor for Quarterly RegulaReturns Fixed Deposit is 6 months.

6. The minimum tenor for Half Yearly RegulaReturns Fixed Deposit is 1 year.

7. Interest on RegulaReturns Fixed Deposit shall be credited on an interval basis to the linked operative account.

8. In case of early withdrawal, the interest paid shall be deducted from the principal amount.

9. The premature withdrawal of RegulaReturns Fixed Deposit before maturity date may additionally be subject to a penalty charge determined by bank.

10. The customer acknowledges that the Bank may at its sole discretion vary the provisions applicable to early withdrawals of RegulaReturns Fixed Deposit. This may result in customer receiving less or no interest.

11. Interest rates are subject to change at anytime without any notice at the ‘Bank’s’ sole discretion.

I do hereby agree to abide by the above-mentioned terms and conditions.

<table>
<thead>
<tr>
<th>Name</th>
<th>Date</th>
<th>Customer Signature(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FOR BANK USE ONLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approved by</td>
</tr>
<tr>
<td>Staff/Signature No.</td>
</tr>
<tr>
<td>Designation</td>
</tr>
<tr>
<td>Account Operation</td>
</tr>
</tbody>
</table>

بنك الإمارات دبي الوطني (ش.م.ع.) هو بنك مرخص من قبل مصرف الإمارات العربية المتحدة المركزي
Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.

12.21 Ver 6