MONTHLY INVESTMENT PLAN
The Monthly Investment Plan (the “Plan”) is an investment plan designed to promote long term regular capital contributions from individuals and corporations. The Plan allows investors to make investment contributions for a period of three years and invest their monthly contributions into a funds managed and/or distributed by Emirates NBD Asset Management Ltd (“Emirates NBD AM”), a company that is regulated by the Dubai Financial Services Authority (DFSA) and/or subscriptions into other funds distributed by Emirates NBD Bank (PJS C) a banking corporation regulated by the UAE Central Bank.

The Plan is designed to be flexible and has low charges, presenting the investor with a strong value proposition. The Plan allows customers to save by contributing a regular monthly amount into the Plan and benefit from the effect of dollar cost averaging* which aims to reduce the impact of market volatility. Once the contribution period has ceased, the investments can remain invested for as long as an investor requires in order to meet their individual long-term savings needs.

The rules by which the Plan is governed are as contained in the Product Specification document which is an integral part of the investment documentation. For further details on the Plan rules, please refer to the underlying Funds’ Prospectus including collective investment scheme documents, supplements and individual fund fact sheets.

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<table>
<thead>
<tr>
<th>Type</th>
<th>Regular Savings Investment Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arranger</td>
<td>Emirates NBD Bank P.J.S.C (“Emirates NBD”), United Arab Emirates (“UAE”)</td>
</tr>
<tr>
<td>Contribution Tenure:</td>
<td>Investors are required to make 36 consecutive monthly contributions for a three year term</td>
</tr>
<tr>
<td>Plan Tenure:</td>
<td>Investments held within the Plan may be held indefinitely thereafter and may be redeemed by providing notice on or before the 27th day of any month or the previous business day if the 27th day is not a UAE Business day</td>
</tr>
<tr>
<td>Currency</td>
<td>The Plan’s currency is AED or USD or GBP or EUR</td>
</tr>
<tr>
<td>Minimum Monthly Investment</td>
<td>AED 2,000 or USD 500 or GBP 400 or EUR 500 per month</td>
</tr>
<tr>
<td>Plan Dealing Date</td>
<td>Monthly contributions will be deducted on the 29th day of every or previous/next UAE business day and invested at the next practicable pricing point of the relevant Fund</td>
</tr>
<tr>
<td>Plan Year</td>
<td>Each calendar year following the first investment</td>
</tr>
</tbody>
</table>

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* Dollar cost averaging can be described as the investment principle whereby a fixed amount is invested at regular intervals in a particular investment or portfolio, regardless of its price.

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**Currency**

<table>
<thead>
<tr>
<th>Currency</th>
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**Date of Execution**

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**Footnotes**

1. The rates by which the Plan is governed are as contained in the Product Specification document which is an integral part of the investment documentation. For further details on the Plan rules, please refer to the underlying Funds’ prospectus including collective investment scheme documents, supplements and individual fund fact sheets.

2. * Dollar cost averaging can be described as the investment principle whereby a fixed amount is invested at regular intervals in a particular investment or portfolio, regardless of its price.
Underlying Funds available through the Plan

Please refer to the investment details of this Investment Order Form. Investors can only choose one Fund per Plan.

a) Funds managed and/or distributed by Emirates NBD AM.

b) Funds distributed by Emirates NBD Bank PJSC

Subscription Fee

Charged up front and amount equal to one monthly contribution.

Investment Subscriptions / NAV

Monthly New plan and/or contributions to be received by the 27th day of the month prior to close of business hours

Ceasing payments

The investor may cease to contribute to the Plan with no penalties or exit fees prior to the end of the committed tenure of the Plan.

Should the investor miss two consecutive contributions, the Plan will deem to have been terminated by the investor*

Lump Sum Contribution

The investor may make a lump sum contribution in addition to the regular monthly contribution on any date by completing the Investment Order Form. The minimum amount for a lump sum contribution is AED 35,000 or USD 10,000 or GBP 7,000 or EUR 8,000 and a one-time fee of 2% on the lump sum amount invested will be charged.

Partial Withdrawal

The investor may withdraw a partial amount from the Plan at any time by completing the Investment Order Form, the minimum partial withdrawal amount is AED 15,000 or USD 5,000 or GBP 4,000 or EUR 5,000

Fund Switches

The investor may switch from one fund to another at any time by completing the Investment Order Form. Two free switches will be permitted per plan year, a one-time administration fee of 1% of the switched amount for any additional switches during the Plan year*

*Contributions may be either ceased or the Plan redeemed. If contributions cease, the amount already invested in Plan at cessation continues to be invested whereas if the investment is redeemed the proceeds will be paid back to the investor.
This Plan has been arranged by Emirates NBD Group as part of its continuing efforts to present customers with innovative financial solutions. Upon investment into the Plan, investors undertake to be bound by the terms and conditions of the Plan as set out in the Term & Conditions, the Plan’s Product Specification and the detailed Prospectus of the underlying Funds, as drafted and amended, from time to time, by Emirates NBD SICAV, or any other such fund as may be appropriate. Investors are requested to review and understand the Plan’s Product Specification and Investment Order Form and all associated investment risks before making a commitment to invest in the Plan and underlying Funds. The Prospectus of the underlying Funds that the customers choose to invest in, together with this Investment Order Form and the Plan’s Product Specification are an integral part of this contract with the investor. Investors should carefully read the non-exhaustive risk warnings before making any investment. Unless otherwise stated, capitalized terms shall have the same meaning as ascribed to them in the Product Specification document and Investment Order Form. If there is an inconsistency, the Product Specification document will take precedence. Please be informed that all the fund related information, including the prospectus, NAV, latest fact sheet, financial statements, relevant disclosures made by the fund, etc., can be accessed through Emirates NBD’s website through the following link: https://www.emiratesnbd.com/en/disclaimer. This document should not be construed as investment advice, it is for information purposes only and under no circumstances should it be regarded as an offer to buy or sell a Fund, shares or any other investment and Emirates NBD, its affiliates, subsidiaries and related parties will not be responsible for any loss, direct, indirect or incidental, or any loss, direct, indirect or incidental, arising as a result of the publication of this document or any investment decision made as a result thereof. In case of doubt, you should consult your financial advisor. The underlying Funds may be illiquid and/or subject to restrictions on their resale. Prospective investors should conduct their own due diligence. If you do not understand the contents of the Prospectus of the Fund you should consult an authorized financial adviser. Emirates NBD's website through the following link: https://www.emiratesnbd.com/en/disclaimer/important_notes
Some of the offered underlying Funds may invest predominantly in emerging markets. Some of these markets may be deemed immature and thus could display higher volatility characteristics than wider international markets, as well as display reduced liquidity characteristics and disclosure requirements. The investments of the relevant underlying Fund will focus on assets with appropriate characteristics that aim to deliver medium-to-long-term capital growth, but the Fund cannot guarantee that these goals will be achieved and investors may receive back an amount which is less than that originally invested. Past performance is no guarantee of future returns. The net value of assets can be influenced by many factors including, but not limited to, credit risk, concentration and liquidity risk, allocation risk, market sentiment, exchange rates and the general economic and political environment.

**Currency Risk**
Assets of the underlying Fund may be denominated in a currency other than the Plan currency of USD. Whilst speculative currency investment is not a major focus of the underlying Funds, at times the Funds may hold an element of assets denominated in other currencies. Where this is the case the movement of general foreign exchange rates could have an adverse effect on overall fund performance.

**Timing Risk**
In the event of a sharply rising unit price, investors (through the Plan) who request a switch transaction will first be redeemed and then be re-invested only at the pricing point closest to month end in line with Plan rules as detailed in the Product Specification. Therefore, investors may not be invested for a period of time and this could have an effect, detrimental or positive, on the value of assets held within the Plan as a result of losses, real or opportunity.

**Early Redemption Risk**
Early redemption of the Plan and underlying Fund shares by the investor could result in an amount less than that originally invested.

**Valuation Risk**
Some of the assets purchased by the underlying Funds may be priced on a straight line basis, which means that they will be priced by discounting future cash flows. In the event of large redemptions on the relevant fund, the mark to market value of the fund may be lower on redemption than that reported using the straight line pricing method.
Concentration Risk
The Plan allows diversification of risk by allowing investors to choose from a variety of multi asset funds. However, if investors choose to invest all of their money into a fund with single asset, the risk will be concentrated and the investor bears the undiversified risk of that Fund alone which could result in higher Plan portfolio volatility.

Some Funds’ investments maybe concentrated in one region / one country / one sector / around one theme and therefore the value of the Fund may be more volatile and may be subject to concentration risk.

The Plan and the underlying Funds are neither capital protected, nor guaranteed.

This Product Specification, which should be read in conjunction with the Investment Order Form and Term Sheet, is an integral part of the product documentation and terms and conditions and governs how the Plan will be run, in line with the rules stated below. Capitalized terms shall have the same meaning as those ascribed to them in the Term sheet.

Key specifications

1. Minimum monthly contribution:
The minimum monthly investment in to the Plan is AED 2,000 or $500 or EUR 400 or GBP 500. A fully completed Investment Order Form, containing subscription instructions, should be received by the 29th of the month or the previous business day if the 27th is not a United Arab Emirates (“UAE”) business day. Funds will be debited from the designated Emirates NBD Bank PJSC (“Emirates NBD”) account on the 29th or previous / next UAE business day and invested at the next practicable pricing point of the relevant Fund.

2. Contribution Tenure of the Plan:
Investors are required to make contributions to the Plan for a minimum period of three years (the “Contribution Tenure”), as outlined at the time of application. No redemption fee will be levied should investors wish to exit the Plan or cease contributions prior to the end of the stated Tenure.

3. Tenure of the Plan:
Investments held within the Plan may be held indefinitely (the “Plan Tenure”), as outlined at the time of application. No redemption fee will be levied should Investors wish to exit the Plan or cease contributions prior to the end of the stated Tenure.

4. Monthly contribution level:
The monthly amount that will be debited from the customer’s account is the amount stated on the Investment Order Form. Once selected, these monthly contribution levels cannot be increased or decreased. Investors who miss two consecutive payments will be deemed to have terminated the subscription to the product, such investors should give the Bank a specific instruction to redeem any investments, failing which the funds will remain invested.

5. Plan dealing date:
Monthly, the contribution amount will be deducted from the customer’s account on the 29th of every or previous / next UAE business day and invested at the next practicable pricing point of the relevant Fund.

6. Currency:
The currency of each of the Funds available through the Plan is documented in Product details of the Investment order form.

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7. Investment options:
Investors in the Plan will have access to Islamic and conventional funds from the suite of funds managed and/or distributed by Emirates NBD Asset Management Ltd, regulated by Dubai Financial Services Authority (DFSA), and/or Funds distributed by Emirates NBD Bank PJSC (“Emirates NBD”), a company licensed and regulated by the UAE Central Bank. New funds may be and/or existing funds may be discontinued from time to time.

In the case where a fund is discontinued, investor may choose to retain or exit existing invested funds in the plan with no new or future contributions and/or move future contributions into the substitute fund in line with the risk profile and/or redeem their plan. For more information on the fund range please refer to Investment details of the Investment Order Form or visit the Emirates NBD’s website through the following link: https://www.emiratesnbd.com/en/disclaimer-

8. Subscription fee:
A subscription fee equal to one monthly contribution by the investor is applicable for the tenor of the product and is charged prior to the commencement of the Plan.

9. Annual management charges:
The annual management charges are inherent in each underlying fund’s NAV. For a list of annual management charges for each fund, please refer to the fact sheet for the respective fund.

10. Fund switches:
Monthly, two free switches or amendments are offered per Plan year (the Plan anniversary date will be used for the Plan year calculation). If an investor wishes to switch more than twice within a Plan year, they will be charged 1% of the switched amount. This also applies for new funds added from time to time to the Plan.

Switch instructions should be received by the 27th month or the previous business day if the 27th is a not a UAE business day. Switch timing will depend on the fund in which the investor has invested, in line with the redemption notice periods as per the scheme documents of the relevant underlying funds. Funds will be switched at the next available pricing point closest to the month end**.

**Switches will not be done on a same day basis and will be treated as a redeemed following by a subscription. Redemptions will be processed at the next pricing point following the redemption cut-off date whichever is applicable to the fund cycle, and there will be a delay while redemption proceeds are received and subsequently reinvested in the new fund at the next available pricing point / Net Asset Value (NAV) of the new fund closest to month end, in line with Plan rules. There may be a period of time where investor's funds will not be invested due to prevailing Market / Business holidays and this could have an effect, detrimental or positive, on the value of the assets held within the Plan. Emirates NBD will not be held responsible for any losses, real or opportunity, incurred as a result during this period. In addition, individual funds may levy exit fees for redemptions or when switching from one fund to another. See Investment details of this Investment Order Form and the underlying Fund Prospectus for further details.

11. Plan rule amendments:
Emirates NBD reserve the right to amend the Plan rules at any time through a re-issuance of the Product Specification.
**INVESTMENT ORDER FORM**

<table>
<thead>
<tr>
<th>Request Type</th>
<th>Action</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td>1. Subscription</td>
<td>1. Share</td>
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<tr>
<td>Monthly Contribution: Currency</td>
<td>Amount</td>
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<tr>
<td>Start Date: D M Y</td>
<td>Fees</td>
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</tr>
<tr>
<td>Lump Sum Contribution: Currency</td>
<td>Amount</td>
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<tr>
<td>Date: D M Y</td>
<td>Fees</td>
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<tr>
<td>2. Redemption</td>
<td>1. Redemption</td>
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<td>Full/Partial: (Amount)</td>
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<tr>
<td>Effective Date: D M Y</td>
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<tr>
<td>Effective Date: D M Y</td>
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<td>4. Switch Fund</td>
<td>4. Switch</td>
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<td>Plan Portfolio Number</td>
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<td>Effective Date: D M Y</td>
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**Investments Details:**

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<thead>
<tr>
<th>Investment Fund</th>
<th>Fund Name</th>
<th>ISIN</th>
<th>Risk Profile</th>
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<tbody>
<tr>
<td>Emirates Quarterly Income Fund</td>
<td>LU1821449755</td>
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<td>Cautious</td>
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<tr>
<td>Emirates Balanced Managed Fund</td>
<td>LU1821449672</td>
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<td>Moderate</td>
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<tr>
<td>Emirates Active Managed Fund</td>
<td>LU1821449599</td>
<td></td>
<td>Adventurous</td>
</tr>
<tr>
<td>Goldman Sachs Global Multi Asset Conservative</td>
<td>LU1057460674</td>
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<td>Moderate</td>
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<td>Goldman Sachs Global Multi Asset Balanced</td>
<td>LU105746172</td>
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<td>Adventurous</td>
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<tr>
<td>Emirates Islamic Global Balanced Fund</td>
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<td>Moderate</td>
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<tr>
<td>Emirates Signature Cautious Fund</td>
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<td>Cautious</td>
</tr>
<tr>
<td>Emirates Signature Aggressive Fund</td>
<td>LU2212044924</td>
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<td>Adventurous</td>
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<tr>
<td>Emirates Signature Moderate Fund</td>
<td>LU2212046200</td>
<td></td>
<td>Moderate</td>
</tr>
</tbody>
</table>

*Account to be debited for regular monthly contribution and subscription fee*  

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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 declares that by reading and understanding the ISA and this Investment Order Form and Term Sheet (hereinafter the “Investment Order Form”) in conjunction with the full terms and conditions of the relevant security, as contained in the term sheet, prospectus, offering memorandum, supplement, placement memorandum, product specification and supplements of the underlying funds (as applicable), (together referred to as the “Terms and Conditions”), it has satisfied itself with the terms of the particular investment and understands the risks inherent therein.

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* يتم الخصم من الحساب مساهمة شهرية منتظمة ورسوم إشتراك*
The Customer acknowledges, agrees and declares that:

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);

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;

C) it has read and understood the Terms and Conditions and the General Terms and Conditions of Accounts and Banking Services for the Bank that will be deemed to be considered as an integral part of both the Investment Services Agreement and Investment Order Form in respect of the Transaction;

D) it possesses the experience, knowledge, objectives and financial resources to invest in the Plan and the underlying Funds which are suitable only for financially sophisticated investors, and the Customer confirms that it falls within this category of investor, and understands and accepts the potential risks associated with this type of investment, it being further understood that such risks could lead to a loss of all or a substantial portion of the Customer's investment;

E) this Investment Order Form will not be processed unless all the required information and documentation has been provided in a form satisfactory to the Bank;

F) for any transfers to or from accounts outside of Emirates NBD Group, transfer charges may apply; and

G) costs and expenses relating to early redemptions from the Plan and/or the underlying Funds may apply.

I would like Emirates NBD Bank PJSC (the Bank) to proceed to make the investments as per instruction and specifications given herein, and I confirm that:

Customer/Investor Name: [Signature]

Date: [Date]

Signature

Investor 1

Investor 2

Investor 3

Emirates NBD Bank PJSC

The information and opinions expressed herein are made in good faith and are based on sources believed to be reliable but no representation or warranty, express or implied, is made as to their accuracy, completeness or correctness. These opinions are not intended to serve as authoritative investment advice and should not be used in substitution for the exercise of own judgment. This information, including any expression of opinion, has been obtained from or is based upon sources believed to be reliable, and is believed to be fair and not misleading. Any information or estimate contained in this presentation is subject to change without notice. Neither Emirates NBD Group nor any of its directors or officers give any representation or warranty as to the reliability, accuracy or completeness of the information, nor do they accept any responsibility arising in any way (including by negligence) for errors or omissions from the information. For further details of the information presented, please refer to the Emirates NBD Bank PJSC website. This document is not to be used for distribution to the general public but for intended recipients only and may not be published, circulated, reproduced or distributed in whole or part to any other person without the written consent of Emirates NBD Asset Management Ltd ("Emirates NBD AM"). Where this presentation relates to a Fund or an investment product licensed to be marketed, it is directed to persons authorized to invest in the Fund / investment product as authorized and, residing in jurisdictions where the Fund / investment product is authorized for distribution or where no such authorization is required. The Fund / investment product is intended for sophisticated investors only who understand the risks involved in investing in the Fund / investment product and can withstand any potential loss therefrom. The Fund / investment product may not be guaranteed and historical performances are not indicative of the future or likely performance and past performance can be construed as being indicative of or otherwise used as a proxy for the future or likely performance of the Funds / investment products. The value of the investment and the income from it can fall as well as rise as the Funds / investment products are subject to investment risks, including the possible loss of the principal amount invested. The information contained herein does not have any regard to the specific investment objectives, financial situation or the particular needs of any person's investment objectives, financial situation or the particular needs of any person.

Emirates NBD Monthly Investment Plan - Priority Banking

The Customer acknowledges, agrees and declares that:

C) it has read and understood the Terms and Conditions and the General Terms and Conditions of Accounts and Banking Services for the Bank that will be deemed to be considered as an integral part of both the Investment Services Agreement and Investment Order Form in respect of the Transaction;

D) it possesses the experience, knowledge, objectives and financial resources to invest in the Plan and the underlying Funds which are suitable only for financially sophisticated investors, and the Customer confirms that it falls within this category of investor, and understands and accepts the potential risks associated with this type of investment, it being further understood that such risks could lead to a loss of all or a substantial portion of the Customer's investment;

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