

Key Facts Statement (KFS) Gold Investment Account (XAU Account)

Gold Investment Account allows the customer to invest, hold and trade in Gold electronically via online channels and Emirates NBD branches. The Account will be opened for the purpose of trading and investing in Gold and no physical Gold will be delivered by the Bank to the Customer in case of selling or buying gold and/ or in case of account closure.

Table A: Key Product Features	
Description	XAU Account: Gold Investment Account allows the Customer to invest, hold and trade in gold electronically.
Eligibility	Individual UAE resident customers (salaried and non-salaried) with existing Emirates NBD Current or Savings account(s) can open an XAU - Gold Investment Account.
Account Currency	XAU Currency (in troy ounces)
Minimum required investment amount	AED 500
Features	<ul style="list-style-type: none"> XAU account provides the flexibility of purchasing the XAU (gold) units electronically without the hassles or risks of storing and moving physical gold Buy or sell XAU units from AED or USD accounts only at applicable XAU exchange rate as published by the Bank XAU units can be transferred to another XAU account as well No additional fees will be levied
Cheque Book	Not offered
Debit Card	Not offered
Account opening fee	Free
Account closure (within 6 months of opening)	AED 105 (no closure fee for customers in Priority Banking)

Important Links



For full and latest product details please visit our website
www.emiratesnbd.com/kfs scan QR code



Additional Information



- The Bank reserves the right to amend its Terms and Conditions, with 60-day prior notice to you.
- This is an online account available only for existing customers and no additional documentation is required for opening this account
- According to the prevailing gold rate and the amount you want to purchase, you must transfer the required funds from your AED or USD account into your XAU account
- While there is no physical statement available for this account, the account can be accessed through online channels to view activity
- You can visit any of the Bank's branches with your original Emirates ID and request closure of your account.
- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- 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 or offer letter 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 !!! ■

This product/service may be affected by changes in foreign currency exchange rates between the time of transfer of funds and gold purchase processing.

Warning !!! ■

You are required to provide the Bank with copies of updated versions of your identification documents at all times. Not providing these documents might result in the charges, transactions being restricted, accounts being blocked, or accounts being closed.

Warning !!! ■

The Bank may close the account if account conduct is found to be unsatisfactory as per Bank's compliance policy and/or with Central Bank of the UAE regulations.

Warning !!! ■

In the event of your failure to meet our terms and conditions there will be consequences which may include but not restricted to restriction, blockage or closure of your account(s).

Warning !!! ■

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.

Warning !!! ■

The gold price is volatile. Investment and trading in gold involves a high risk of not getting back the amount invested in the account.