This document reflects product definition, features and associate risk governing Investment account for Individuals & corporate and this is in addition to Al Masraf General Terms and Conditions for Investment

Eligibility

- UAE National or UAE resident or a corporate entity within UAE
- Maximum age up to 70 Years for individuals
- Must hold an account with Al Masraf
- Minimum annual income of AED 350,000.
- Minimum Net worth for individual to be AED 1 Million

Features

- Offered in AED & USD currencies.
- Financing is provided as term loan to invest in investment or as an overdraft.
- Financing is provided against Bond / Sukuk /Investment
- Term loan is provided for up to 4 years. Overdraft facility is provided for 12 month.
- Interest of Loan is primarily serviced from the coupon earning.

Benefits

- Leverage investment enhances investment return, however that is associates with additional risk
- Cost of leverage are usually priced below the return or expected return from investment
- Primary source to service interest on leverage is from coupon/dividend earned from investment
- Scope of higher capital appreciation in case the value of security increases.
- Dedicated Wealth Relationship Manager

Charges: No Set up charge or pre-closure charge.

Borrowing rate

Loan : 3/6/12 M EIBOR/LIBOR +2%
Over Draft : 3/6/12 M EIBOR +3 %

Associated Risks

Credit Risk	The Risk that the issuer may default on the principal or coupon payment on the security.
Currency Risk	Risk that the value of your base currency may change, due to change in exchange rate in investment currency.
Market Risk	Risk that the price of the fund may fluctuate lower or higher due to various market factors. You may be serviced margin call, if the price of your security falls below a threshold.

Warning:

There is a risk that you may lose part or full investment amount or more than your investment amount. Please refer to product term sheet for details.

Frequently Asked Questions

1. **Is Al Masraf Investment regulated by regulator?**
   Al Masraf is licensed as a Promoter of investment products by UAE regulator, Securities and Commodities Authority (SCA). All investment that are marketed by Bank are regulated by the SCA

2. **Will my investment be collateralized with bank?**
   Yes.

3. **Do I have to service EMI against the loan?**
   Loan against Bonds have interest as an instalment usually interest installment is serviced from the coupon payment and payment of principal is done at loan maturity by liquidating the security.
   Interest on Overdraft are charged monthly on your account.

4. **Will I get 100% of my investment at any time if I redeem the investment?**
   Since net asset value (NAV) of Mutual fund changes as per the price movement of underlying asset, price can be below or above the investment amount at redemption.

5. **Statements**
   Bank provides a quarterly portfolio statement for investment. You may also request your updated statement through your Relationship Manager. If there is any discrepancy, you may revert as soon as possible by calling us on 600 52 9999 or contact your Relationship Manager.

6. **Further queries and/or clarifications**
   If you have any further queries and/or need clarification, please send an email to info@almasraf.ae before signing/opening an investment account. In case you wish to know more detail about the investment, you may request for additional supporting documents for investment.

Declaration

Customer hereby agrees to the above conditions and declares to the below by signing this KFS:

- Customer acknowledges to have received and understood the Al Masraf Investment Terms and Conditions for Individual Accounts/corporate as well as the Key Facts Statement pertaining to
- Customer has been provided with the Data Protection Statement *(Click here to refer to Data Protection Statement)*
- Customer acknowledges that the investment CANNOT be withdrawn or cancelled by the Bank at any time once the deal is completed. In order to reverse/withdraw the transaction, related charges will apply and shall be borne by the Customer.
- If any specific Term or Condition in this KFS differs from Al Masraf General Banking Terms and Conditions for Investment Accounts, the Specific Term or Condition in this KFS shall prevail.

Customer Name:	
Signature & Date	