Key Fact Statement (KFS) – Fixed Deposit Campaign

1. Product Description

A fixed-term deposit account available to eligible Retail and SME customers, offering a promotional interest rate on fresh funds placed in excess of the customer's average balance over the previous three months (baseline).

2. Eligibility Criteria

- Available to UAE Nationals, Resident Expats, and Non-Resident Expats.
- Customer must be part of the Retail or SME segment.
- Minimum deposit amount: AED 500,000.
- Deposit must be funded from new-to-bank funds (i.e., externally sourced funds).
- The promotional rate applies only to the portion of the deposit that exceeds the customer's baseline average balance, which is calculated using the average total relationship balance over the three full calendar months prior to the month of deposit (month-minus-one logic).

- For example:
  - o FDs booked in July ⟶ baseline = average of March, April, May
  - o FDs booked in August ⟶ baseline = average of April, May, June

Example – How Fresh Funds Are Calculated:

Customer wishes to place a Fixed Deposit of AED 3,000,000 on 15 July 2025.

- March average balance: AED 1,800,000
- April average balance: AED 2,100,000
- May average balance: AED 2,100,000

Baseline = (1.8M + 2.1M + 2.1M) ÷ 3 = AED 2,000,000

Since the new deposit is AED 3,000,000 and the baseline is AED 2,000,000, the eligible amount for the campaign rate is:

AED 1,000,000 only
The remaining AED 2,000,000 will be booked at the standard approved rate

3. Available Tenors

- 6 months
- 12 months

4. Interest Rates

Deposit Tier	6-Month Rate	12-Month Rate
Below AED 1M	4.0% p.a.	4.25% p.a.
AED 1M and above	4.15% p.a.	4.35% p.a.

Note: Rates are fixed and non-negotiable during the campaign. Any portion of the deposit not qualifying will be booked at the prevailing approved standard rate.

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5. Early Withdrawal Policy

- Early withdrawal is subject to penalty as per the published Schedule of Charges. available at https://www.almasraf.ae/schedule-charges
- The customer may forfeit part or all of the interest earned if withdrawn before maturity.

6. Renewal Terms

- Deposit will be automatically renewed for the same tenor unless the bank receives written instructions at least two (2) business days before maturity. You can visit the branch or send your request to info@almasraf.ae from your registered email ID with Al Masraf.
- Renewal will be based on prevailing interest rates at the time of renewal.

7. Overdraft Facility (For UAE Residents Only)

- Overdraft up to 80% of the FD amount available upon request.
- Subject to standard credit approval, documentations and terms & conditions.
- Interest rate: FD campaign rate + 2.00% p.a.

Warning

- In case a loan or other credit product is secured with a fixed deposit, you will be unable to access deposit funds till the credit/loan product is fully settled and closed
- Partial withdrawal or early redemption of term deposit will result in lower interest, or no interest being paid to you on the amount withdrawn.
- The bank reserves the right to change the terms and condition of this product with prior notice of sixty (60) calendar days as per the UAE Central Bank regulations.
- Failure to meet our terms and conditions before and during your relationship with us will result in consequences, including restriction, blockage, or closure of your bank account.

8. Additional Notes

- **Only fresh funds** are eligible for this campaign.
- No partial allocations or backdated bookings are allowed.

Note: All other terms, conditions, and key fact statements not explicitly covered ithin this document KFS remain governed by the Bank's **General Terms & Conditions** and the **original Fixed Deposit product's Key Fact Statement.**

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Customer Declaration

☐	The Customer hereby acknowledges to have read, understood and agrees to the above conditions and declares the following: • I acknowledge that I understand the features and risks of the product as well as the Key Facts Statement pertaining to this account (Al Masraf General Terms & Conditions) • The bank will give a notice period (60 days) before implementing any future and permissible change in terms and conditions
☐	I/We acknowledge receipt and understanding of this Key Fact Statement. I/We also acknowledge that I/we understand the product/service features, pricing, benefits, risks, fees, and Consumer rights and obligations as detailed in the Key Fact Statement. I/We acknowledge and agree that the provision of any banking services shall be at Al Masraf's discretion and subject to all applicable terms and conditions of Al Masraf Banking Services General Terms and Conditions, which may be revised from time to time.

Cooling off period:

The cooling-off period allows you to cancel the product within five (5) business days of signing the application, 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.

• All other terms, conditions, and key fact statements not explicitly covered within this KFS remain governed by the Bank's **General Terms & Conditions** and the **original Fixed Deposit product's Key Fact Statement.**

I/We acknowledge that I/We have read and understood the key terms outlined above and agree to proceed accordingly.

Customer Name: _____

Account Number: _____

Signature: _____

Date: _____

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