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

Definition

A mutual fund is a type of financial vehicle made up of a pool of money collected from many investors to invest in securities like stocks, bonds, money market instruments, and other assets. Al Masraf acts as a promoter of Mutual Fund, licensed by SCA, UAE

Eligibility

- UAE National or UAE resident or a corporate entity within UAE
- No bar on age limit for individuals
- Must hold an account with Al Masraf

Features

- Offered in AED & USD currencies
- Choice of selection between growth or dividend paying share class
- There is no guarantee of income or capital
- Underlying asset are diversified into fixed income or equities and multi asset
- We offer funds having exposure into MENA, Global, and Emerging markets

Benefits

- Historically Mutual fund has yielded higher return over fixed income in long term horizon
- Source of regular income from dividend payments
- Investment is professionally managed by Fund manager
- Mutual fund investor gets benefited from diversification
- Scope of capital appreciation
- Dedicated Wealth Relationship Manager

Charges:

- **Admin Charge:** One time upfront fee up to 2% of value of investment.

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

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. **Is Mutual fund Investment guaranteed by Al Masraf?**
   Mutual Fund investment are not guaranteed investment.

3. **When will I receive my Dividend?**
   Dividend paying Mutual fund share class declare their dividend dates. Please refer to product fact sheet for more detail

4. **Will I get 100% of my investment at, anytime 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
- 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 apply

Customer Name:	
Signature & Date	