Key Facts Statement (KFS)
3 Years Fixed Deposit Campaign

1. PRODUCT DESCRIPTION

A fixed-term deposit account available to eligible Retail Customers, offering a promotional interest rate over a three-year term. The Customer may select how interest is paid: at maturity, monthly, or upfront at the time of placement.

2. ELIGIBILITY CRITERIA

- Available to UAE Nationals, Resident Expats, and Non-Resident Expats.
- Minimum deposit amount: Đ 250,000 or $ 100,000.
- Must hold either a Current or a Savings Account with Al Masraf in the same currency as the deposit, to receive the interest payment.
- 18 years or older.

3. AVAILABLE TENORS

Tenor	36 months (3 years)
Account Currency	Đ, $
Placement	The amount must be deposited in lump sum. No partial allocations or backdated bookings are allowed.

4. INTEREST RATES AND PAYOUT OPTIONS

Payout Option	**Interest Rate (p.a.)**	**When interest is paid**
Maturity	4.75% p.a.	Full interest for the tenor is paid at the end of the 36-month term.
Monthly	4.65% p.a.	Interest is paid monthly to the Customer's linked account. No interest is earned on interest already paid.
Upfront	4.33% p.a.	Interest for the full tenor is paid to the Customer's linked account on the date of placement.

Note: Rates are fixed and non-negotiable during the campaign. The rate applicable to your deposit depends on the payout option selected at the time of placement, and is stated on your deposit confirmation. The same rate applies to both Đ and $.

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 early redemption penalty is reduced monthly over deposit tenor & become NIL at maturity, the applicable penalty/reduced interest rate will be calculated based on actual redemption date.
- Maturity payout: no interest has been paid before redemption. The Customer will receive interest calculated at the reduced rate for the period the deposit was actually held.
- Monthly payout: interest has already been paid to the Customer each month. Any amount paid in excess of the interest earned at the reduced rate will be recovered from the principal at the time of redemption.
- Upfront payout: interest for the full tenor has already been paid at the time of placement. Any amount paid in excess of the interest earned at the reduced rate will be recovered from the principal at the time of redemption.
- No partial withdrawals are permitted under this campaign. The deposit may only be redeemed in full.

Important: Where the Monthly or Upfront payout option is selected and the deposit is redeemed before maturity, the amount recovered from the principal may result in the Customer receiving less than the original amount deposited upon early redemption. The applicable interest calculation and the resulting amount payable will be provided to the Customer before the redemption is processed.

6. EARLY REDEMPTION ILLUSTRATION

Example based on a deposit of Đ 1,000,000 for 36 months, redeemed after 6 months. Penalty applied: 1.67% (being 2% reduced for the period held).

Payout Option	**Interest Already Paid**	**Interest Earned**	**Recovered from Principal**	**Amount Payable to Customer**
Maturity	Nil	Đ 15,400	Nil	Đ 1,015,400
Monthly	Đ 23,250	Đ 14,900	Đ 8,350	Đ 991,650
Upfront	Đ 129,963	Đ 13,300	Đ 116,663	Đ 883,337

Warning: These figures are estimated and used only as an example. Actual amounts will depend on the deposit amount, the payout option selected, the date of redemption, and the day-count basis applied by the Bank.

7. 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.
- Deposits placed under the Upfront payout option will not be automatically renewed on the Upfront basis. Unless the Customer instructs otherwise, such deposits will be renewed on the Maturity payout basis at prevailing rates.

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8. OVERDRAFT FACILITY (FOR UAE RESIDENTS ONLY)

- Overdraft up to 90% of the deposit amount available upon request, subject to a maximum of Đ 5,000,000.
- For deposits placed under the Upfront payout option, the overdraft limit is calculated on the deposit amount net of the interest already paid to the Customer, as that amount is recoverable in the event of early redemption.
- Subject to standard credit approval, documentation and Terms & Conditions.
- Interest rate: campaign base rate of 4.75% + 2.00% p.a., irrespective of the payout option selected.

9. WARNINGS

- In case a loan or other credit product is secured with this deposit, you will be unable to access deposit funds till the credit/loan product is fully settled and closed.
- Early redemption of the deposit will result in lower interest, or no interest being paid to you on the amount withdrawn.
- Where the Monthly or Upfront payout option has been selected, early redemption will additionally result in the recovery of interest already paid from the principal amount.
- The bank reserves the right to change the Terms and Conditions of this product with prior notice of sixty (60) calendar days as per the Central Bank of the UAE 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.
- You are required to provide the Bank with copies of your updated documents at all times. Failure to provide updated documents might result in charges, restricted transactions, blocked, or Account closure.

10. ADDITIONAL NOTES

- Interest is credited to the Customer's linked Current or Savings Account held with Al Masraf.
- Account Statements and E-Statements are sent monthly to the registered email address.
- Al Masraf publishes its Retail Banking Schedule of Charges in line with its commitment to a transparent Customer relationship.

Note: All other Terms and Conditions, and Key Facts Statement not explicitly covered within this KFS document remain governed by the Bank's General Terms & Conditions and the original Fixed Deposit product's Key Facts Statement.

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 and Conditions, and Key Facts Statements not explicitly covered within this KFS remain governed by the Bank's General Terms & Conditions and the original Fixed Deposit product's Key Facts Statement.

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

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) • I acknowledge that I have selected the payout option stated above, and I understand the rate applicable to that option and the early redemption consequences described in this Key Facts Statement. • 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 Facts 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 Facts 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.

Customer Name: _____

Account Number: _____

Payout Option Selected: ☐ Maturity ☐ Monthly ☐ Upfront

Customer Signature: _____

Date:_____

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