Key Facts Statement (KFS)
Corporate Online Banking – Sole Proprietorship

PRODUCT DESCRIPTION

- Al Masraf (Arab Bank for Investment and Foreign Trade) is introducing Corporate Online Banking Services to make the banking more efficient and convenient by providing round-the-clock and around-the-globe online access to your accounts and transactions.

KEY FEATURES

- Online Real-time Account reporting
- Access control for users
- Authorization limits for funds transfer
- Transaction initiation singly or in Bulk
- Submit wide array of service requests
- Integrated alerts and reports
- High level of security
- Dedicated implementation and customer support

ACCOUNTS SERVICES

Accounts module provides you with the ability to:

- View all your local and foreign currency Current accounts and Call accounts.
- View all your Fixed Deposit & Loan details.
- View and search account transactions.
- Download account statements up to one year in various formats (PDF, Excel).

PAYMENTS

Funds Transfers module provides you with the ability to effect payments such as:

- Within own & Al Masraf accounts in local and foreign currencies.
- Process Domestic & International payments in local and foreign currencies.
- Payroll - WPS and Non-WPS file upload in AED.
- Make use of inbuilt features of beneficiary management to create and manage beneficiary.
- Option available to setup Standing Orders and Future Dated payments.

TRADE FINANCE

Trade finance modules provides you with the ability to view all your trade products such as:

- View all your letter of credit, bank guarantee & shipping guarantee products.
- View all trade products reports.

SECURITY

We have incorporated a range of security features

- Industry standard 128 bit SSL encryption standard to ensure high level of security for your online transactions.
- TPIN + OTP for authenticating transactions.

ALERTS AND SERVICES

Alerts and Services provides you the ability to request for various requests as part of the services

- Initiate service requests for Cheque book.
- Fixed Deposit and Foreign exchange rates are displayed for reference.

Copyright © 2026 All rights reserved. Arab Bank for Investment & Foreign Trade (Public Joint Stock Company), licensed & regulated by the Central Bank of the UAE.

حقوق الطبع والنشر © 2026 جميع الحقوق محفوظة. المصرف العربي للاستثمار والتجارة الخارجية (شركة مساهمة عامة)، مرخصة وخاضعة لرقابة مصرف الإمارات العربية المتحدة المركزي.

DEDICATED IMPLEMENTATION AND CUSTOMER SUPPORT

- Our dedicated customer service and implementation team will support customers in all activities including handling of documentation, set-up, training, service, and product assistance maintaining highest standard of quality and delivery.

COOLING-OFF PERIOD

- Al Masraf - Transaction Banking Services grants the Customer the right to a cooling-off period of complete 5 Business Days to revoke the signed agreement without incurring any penalty or charges. In case any charges are applied during the cooling off period, the same will be returned.
- You may choose to waive the "Cooling-off period" by mentioning the same on the form. Cooling off period will expire if any transactions are initiated from the Online Banking Channel.
- This "Cooling-off period" is offered as part of our commitment to maintain a fair Banking relationship.

HOW TO SUBSCRIBE?

- Visit your nearest branch, request your RM or contact Transaction-Banking@almasraf.ae for the Online banking Application form with the Terms & Conditions.

DOCUMENTS

- Online Banking Application Form
- Emirates ID copies of the users

COOLING-OFF PERIOD

- Al Masraf - Transaction Banking Services grants the customer the right to a cooling-off period of complete 5 Business Days to revoke the signed agreement without incurring any penalty or charges. In case any charges are applied during the cooling off period, the same will be returned.
- You may choose to waive the "Cooling-off period" by mentioning the same on the form. Cooling off period will expire if any transactions are initiated from the Online Banking Channel.
- This "Cooling-off period" is offered as part of our commitment to maintain a fair Banking relationship.

CHARGES

One Time Setup Charges	~~Đ~~ 200
Monthly Subscription Fees:	
View Only	~~Đ~~ 100
View and Transaction Option	~~Đ~~ 200

You may be offered the choice of bundled package which includes Online Banking, Domestic Fund transfers and WPS included for a fixed monthly cost. Please visit https://almasraf.ae/pdf/Schedule_of_Charges_Corporate_Banking.pdf for full set of charges.

FURTHER QUERIES AND/OR CLARIFICATIONS

- For more clarity about this product please send us an email to info@almasraf.ae or call 600 52 9999.

WARNING

- It is the Customer responsibility to inform the bank immediately of any misuse, compromise or changes in the users' access. Access will be provided as per signed application forms.
- Monthly subscription charges exclude transaction or service charges.
- Bank has the right to hold the transaction in case of additional requirements/information is required. In addition, Bank is closed on Sunday and any public holidays as per Central Bank of the UAE.

Copyright © 2026 All rights reserved. Arab Bank for Investment & Foreign Trade (Public Joint Stock Company), licensed & regulated by the Central Bank of the UAE.

600 52 9999 | almasraf.ae | #almasrafUAE

حقوق الطبع والنشر © 2026 جميع الحقوق محفوظة. المصرف العربي للاستثمار والتجارة الخارجية (شركة مساهمة عامة)، مرخصة وخاضعة لرقابة مصرف الإمارات العربية المتحدة المركزي.

DECLARATION
Customer hereby agrees to the above conditions and declares to the below by signing this Key Facts Statement (KFS) for the subscription of Online Banking: • Customer acknowledges to have received and understood the Al Masraf General Banking Terms and Conditions, Online Banking Terms & Conditions as well as the Key Facts Statement pertaining to this account (please visit www.almasraf.ae for Al Masraf General Terms & Conditions). • Customer acknowledges that the Bank reserves the right to modify the services offered and Terms & Conditions of the Account and online Banking at any time at its sole discretion by providing 60 days written notice to the Customer. • This document reflects product specific Terms and Conditions governing the Online Banking Channel and is in addition to Al Masraf General Banking Terms and Conditions for Accounts and Online Banking Channels. If a specific Term or Condition in this KFS differs from the Al Masraf General Banking Terms & Conditions or Online Banking Terms & Conditions, the Specific Term or Condition of this KFS will apply.

Customer Name: _____

Emirates ID Number: _____ Date:_____

Customer Signature: _____

Copyright © 2026 All rights reserved. Arab Bank for Investment & Foreign Trade (Public Joint Stock Company), licensed & regulated by the Central Bank of the UAE.

600 52 9999 | almasraf.ae | #almasrafUAE

حقوق الطبع والنشر © 2026 جميع الحقوق محفوظة. المصرف العربي للاستثمار والتجارة الخارجية (شركة مساهمة عامة)، مرخصة وخاضعة لرقابة مصرف الإمارات العربية المتحدة المركزي.