Key Facts Statement (KFS)
Corporate Payments - Funds Transfer

PRODUCT DESCRIPTION

- Our Payments solutions extend total flexibility for corporates to manage their entire payment requirements offering a wide ra nge of services covering.

FUNDS TRANSFER

- We offer below types of funds transfer:
  - Own Account Transfers
  - Account to Account Transfer (with in Al Masraf)
  - Domestic Funds Transfer
  - International Fund Transfer
- Funds Transfer services offers variety of payments types for Corporate Customers to handle large volumes of transactions/Bulk Transfers.
- All funds transfer transactions are governed by separate cut-off times and value dates for currencies.
- Fund transfer requests are subject to screening and banks may request additional information before completing the transaction.
- Bank will not be responsible for delays and mistakes in the case of incomplete or incorrect fund transfer requests.

OWN ACCOUNT TRANSFERS

- Funds can be transferred instantly to the other accounts which are opened under the same entity.
- The option is available at the bank branches and using our online banking channels.
- This service is free of cost.

ACCOUNT-TO-ACCOUNT TRANSFERS

- Funds, can be transferred instantly to the other individuals/entities holding accounts with Al Masraf.
- The option is available at the bank branches and using our online banking channels.
- This service is free of cost.

DOMESTIC FUNDS TRANSFER (CENTRAL BANK OF THE UAE PAYMENTS)

- You can transfer funds to any individual/Company holding a bank account with any bank in the UAE.
- IBAN of the beneficiary is mandatory for Domestic fund transfer.
- The option is available at the bank branches and using our online banking channels.
- Charges are applicable as mentioned in the below Charges Section.

INTERNATIONAL FUND TRANSFER (SWIFT)

To meet your International business commitments, Al Masraf supports fund transfer to bank accounts held with bank in other countries. We support all major currencies like, USD, EUR, GBP, etc.

Correspondent banks or Intermediary banks will be decided at the discretion of Al Masraf. The option is available at the bank branches and using our online banking channels.

Charges are applicable as mentioned in the below Charges Section.

HOW TO SUBSCRIBE?

- These services are available when you open an account with Al Masraf.
- Visit your nearest branch or request your RM or contact Transaction-Banking@almasraf.ae for the Online banking Application form with the Terms & Conditions.

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CUT- OFF TIMES*

Currency	Cut-off time	Value Date	Holidays
AED	05:00 PM	Same Day	Sunday
SAR	02:30 PM	Next Business Day	Friday & Saturday
BHD, KWD, OMR & JOD	02:30 PM	Next Business Day	Friday & Saturday
ALL OTHER FOREIGN CURRENCIES	02:30 PM	Next Business Day	Saturday & Sunday

* Cut off times, Value Dates and Holidays are subject to change as per guidelines from the Central Bank of the UAE especially during the Holy month of Ramadan.

CHARGES

	Corporate Banking	Commercial Banking		
Payment Types	Manual	Online	Manual	Online
Own Account Transfers	Free	Free	Free	Free
Account to Account Transfers(Within Al Masraf)	Free	Free	Free	Free
Domestic Fund Transfer	~~Đ~~ 50	~~Đ~~ 25	~~Đ~~ 50	~~Đ~~ 25
International Transfer	~~Đ~~ 80	~~Đ~~ 40	~~Đ~~ 100	~~Đ~~ 50

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 info about these products/services please send us an email to info@almasraf.ae or call 600 52 9999.

WARNING

- It is the responsibility of the Corporate to provide accurate information to the bank for processing the payments accurately. In case of incorrect or incomplete information, there are chances for delays or rejection of payments from the Central Bank, Beneficiary Bank, Correspondent Bank or Al Masraf.
- Access will be provided as per signed application forms. It is the customer responsibility to inform the Bank immediately of any changes in the users' access.
- 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.

DECLARATION

Customer hereby agrees to the above conditions and declares to the below by signing this Key Facts Statement (KFS):

- 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 the Terms & Conditions of the Account 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: _____

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