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

Bond is a debt security issued by a governmental/corporation or any other entity to raise funds. It is a contract to repay borrowed money with interest at fixed dates (it is like a loan where the issuer is the borrower and the holder is the lender). Al Masraf acts as a promoter of Bonds, 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, EUR and GBP currencies.
- Interest is paid by issuer at regular intervals until maturity.
- Issuer guarantees repayment of principal at maturity.
- Bonds are available in secondary market for purchase & sale.
- Investment are targeted at long term horizon.

BENEFITS

- Usually Bonds have higher yields than term deposits.
- Source of regular coupon payments.
- Can help hedge against inflation.
- Scope of capital appreciation.
- Capital guaranteed at maturity.
- Dedicated Wealth Relationship Manager.

CHARGES

- **Admin Charge**: One time upfront fee up to 2% of notional value of investment
- **Custodian Fee**: 0.25% of Notional value, charged semi-annually till the maturity of the investment.

ASSOCIATED RISKS

Credit Risk	The Risk that the issuer may default on the principal or coupon payment on the security.
Price Risk	In a rising interest scenario, price of the Bond may fall or vice versa as interest falls. A downgrade in rating of a Bond will adversely affect the price of the Bond. Price of a Bond may change for any other reason
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 Bond may fluctuate lower or higher due to various market factors

WARNING

There is a risk that you may lose part or full investment amount and related coupon under adverse situation. Please refer to product term sheet for details.

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FREQUENTLY ASKED QUESTIONS

1. Is Al Masraf Investment regulated by a 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 Bond Investment guaranteed by Al Masraf?

Any Bond invested through Al Masraf is guaranteed by respective issuer as specified in product term sheet. Al Masraf acts as a promoter and do not guarantee your principal or coupon.

3. When will I receive my coupon?

Coupons are generally paid out twice in a year. The due dates differs with Bonds.

4. Will I get 100% of my investment at, anytime if I redeem the investment?

Notional value of investment are guaranteed by issuer ONLY at maturity. If you wish to redeem your investment before maturity, you may incur substantial loss.

5. Can I transfer my Bond investment to some other Bank or entity?

We provide transfer-In or Transfer-Out facility for Bond investor.

6. 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.

7. 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 prevail.

Customer Name: _____ Customer Signature: _____	Date:_____

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