

<b>Key Facts Statement - Current Account for Individuals</b>	
<b>Important Notice</b>	<ul style="list-style-type: none"> <li>▪ This Document sets out the key information about the account. You should read it thoroughly.</li> <li>▪ This is not a legal contract – It does not bind you to take, or us to provide, the account. The account will be documented in an application form which will include all the terms and conditions.</li> </ul>
<b>Description</b>	<ul style="list-style-type: none"> <li>▪ Current account available in AED and major foreign currencies.</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ Individual UAE, GCC nationals Above the age of 18 (Eighteen) years and resident Expats holding a valid UAE resident visa.</li> </ul>
<b>Documents Required</b>	<ul style="list-style-type: none"> <li>▪ Copy of valid emirates ID after sighting the original.</li> <li>▪ Copy of Valid passport, after sighting original &amp; residence visa for Resident Expats.</li> <li>▪ Source of Income proof.</li> <li>▪ Proof of address.</li> </ul>
<b>Minimum Balance Required</b>	<ul style="list-style-type: none"> <li>▪ AED 3000 or equivalent in other currencies.</li> </ul>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>▪ Complementary 10(Ten) leaves cheque book upon opening the account (First issuance only &amp; Subject to your request &amp; bank approval).</li> <li>▪ Complementary Debit card (First issuance only &amp; Subject to Customer request).</li> </ul>
<b>Product Fees &amp; Charges</b>	<ul style="list-style-type: none"> <li>▪ AED 25 Monthly Charges for not maintaining minimum balance.</li> <li>▪ AED 100 For closing the account within 6 months of opening.</li> <li>▪ In addition, there may be fees and charges which apply to your dealing with us. Our Schedule and tariff &amp; charges can be found at <a href="http://www.aajib.com">www.aajib.com</a>.</li> </ul>
<b>Risks</b>	<ul style="list-style-type: none"> <li>▪ Debit cards can be issued only in UAE dirhams and not in other currencies.</li> <li>▪ Returned cheques may lead to negative impact on your Al Etihad Bureau credit reports.</li> <li>▪ The bank will close the account if 4(Four) returned cheques within a period of one year.</li> </ul>

**Warning!! The Bank may block your Debit Card and subsequently close your account in case you did not provide your renewed Identification Documents in a due course.**

**Warning!! The bank may amend the account features, fees, costs, and account terms and conditions, considering that the bank notifies you in advance of a period of no less than 60 (sixty) days through the communication channels indicated in the general terms and conditions for opening the account and attached to the account opening application.**

I confirm that I have been provided with key facts statement prior to my application for the account and have read & understood this Key Fact Statement.

**Customer Name** .....

**Date** .....

**Signature**.....

You can register your comments, suggestions, or complaints, through any of the following channels:

Call us at 8002242 around the clock, fill out the contact us section on our website [www.aajib.com](http://www.aajib.com) or email us [complaints\\_uae@aajib.com](mailto:complaints_uae@aajib.com)