



| Key Facts Statement - Saving Account For Individuals | |
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| Important Notice | <ul style="list-style-type: none">This Document sets out the key information about the account. You should read it thoroughly.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. |
| Description | <ul style="list-style-type: none">Saving account available in AED and major foreign currencies. |
| Eligibility | <ul style="list-style-type: none">For all individuals of all ages (for minors, guardianship of the father or legally appointed guardian is required) |
| Documents Required | <ul style="list-style-type: none">Copy of valid emirates ID after sighting the original.Copy of Valid passport, after sighting originalCopy of Valid residence visa (Required from Resident Expats only).Source of Income proof.Proof of address. |
| Minimum Balance Required | <ul style="list-style-type: none">AED 3000 or equivalent in other currencies. |
| Key Features | <ul style="list-style-type: none">Complementary Debit card (First issuance only & Subject to Customer request)Offering Annual 0.2% interest rate (Applied in June & December each year) |
| Product Fees & Charges | <ul style="list-style-type: none">AED 25 Monthly Charges for not maintaining minimum balanceAED 100 For closing the account within 6 months of opening.In addition, there may be fees and charges which apply to your dealing with us. Our Schedule and tariff & charges can be found at www.aajib.com |
| Risks | <ul style="list-style-type: none">Debit cards can be issued only in UAE dirhams and not in other currencies.Debit cards can be issued only to account holders over the age of 18Minors' accounts are managed only by Father or a legally appointed guardian. |

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 or Email us complaints_uae@aajib.com