KEY FACTS STATEMENT
GREEN HOME LOAN

Product Details

United Arab Bank (UAB) helps you turn your dream home into reality. A Green Home Loan allows you to borrow money in order to purchase a residential property in UAE. With the option of hybrid or variable rates, you can choose the solution that suits your needs. The property will serve as collateral until the loan is fully repaid. This Key Facts Statement (KFS) provides you with indicative information about interest, fees and charges of Green Home Loan. Please refer to the offer letter for the final terms.

Product Information	
Type	Green Home Loan
Loan Amount	From ₱ 500,000 up to ₱ 25,000,000
Loan Currency	₱ (Arab Emirates Dirham)
Loan Period	Min. 12 months (1 year) and Max. 300 months (25 years).
Interest Rate (Indicative)	Starting from 3.79% up to 5.79% on reducing balance per annum. Fixed interest rates option: The interest rate is fixed for introductory period of 1, 2, 3, or 5 years. For the remaining period, the interest rate is variable linked to 3 month EIBOR (i.e. EIBOR+ Margin). Variable rate from start: The interest rate for the entire period of the loan is variable and linked to 3 month EIBOR (i.e. EIBOR+ Margin) . EIBOR rate is published by CBUAE which can be found on the website of CBUAE www.centralbank.ae. Rates linked to EIBOR are reviewed monthly and change may impact the Equated Monthly Installment (EMI) payments.
Annualized Percentage Rate (APR) (Indicative)	Starting from 3.86% up to 5.86%. APR is a reference rate, which includes applicable interest, fees and charges of the product, expressed as a percentage rate.
Loan Repayment Frequency	Monthly

Fees & Charges	
Processing Fees	0.5% of the loan amount. for example ₱ 2500.00 + ₱ 125.00 (VAT) for a loan of ₱ 500,000.
Late Payment Fee	2% of the installment (minimum ₱ 50.00-maximum ₱ 700.00) e.g. ₱ 211.40 for an EMI of ₱ 10,570.
Early Settlement Fee	1% of the remaining balance. (Max up to ₱ 10,000.00) e.g. ₱ 5,000.00 + ₱ 250.00(VAT) for an outstanding amount of ₱ 500,000.
Property Valuation Fee	₱ 3,150.00 (inclusive of VAT).
Life Insurance	0.0197% per month for UAB internal group insurance and added to monthly installment.
Property Insurance	0.06 % per annum on the property valuation amount.
Life Insurance Options	Single premium policy to be assigned for Option B. a. UAB internal group insurance. b. Others.
Rescheduling Fee	₱ 262.50
Liability Letter Fee	₱ 89.25
No Liability Letter Fee	₱ 94.50

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Illustration Example

Fixed Interest Rates Option			
Loan Amount	**Đ 750,000.00**	**Monthly EMI**	**Đ 32,103.38**
Number of Repayments	**24 months**	**Maturity Date**	**24/08/2024**
Interest Rate	**2.60% fixed for 1 year followed by Variable Rate (3 Months EIBOR (Monthly) + Margin)**	**Fixed Period**	**1 year**
Months	**Principle Outstanding**	**Interest**	**Principal Repayment**
Month-1	719,521.62	1,625.00	30,478.38
Month-2	688,977.20	1,558.96	30,544.42
Month-3	658,366.60	1,492.78	30,610.60
Month-4	627,689.68	1,426.46	30,676.92
Month-5	596,946.29	1,359.99	30,743.39
Month-6	566,136.29	1,293.38	30,810.00
Month-7	535,259.54	1,226.63	30,876.75
Month-8	504,315.89	1,159.73	30,943.65
Month-9	473,305.19	1,092.68	31,010.70
Month-10	442,227.30	1,025.49	31,077.89
Month-11	411,082.08	958.16	31,145.22
Month-12	379,869.38	890.68	31,212.70
Variable period :1 year fixed followed by Variable Rate(3 Months EIBOR (Monthly) + Margin)			
Months	**Principle Outstanding**	**Interest**	**Principal Repayment**
Month 13	348,759.57	1,199.40	31,109.81
Month 14	317,600.24	1,209.76	31,159.33
Month 15	286,307.27	1,044.18	31,292.97
Month 16	254,928.81	980.88	31,378.46
Month 17	223,470.43	937.09	31,458.38
Month 18	191,862.77	742.21	31,607.66
Month 19	160,184.63	720.72	31,678.14
Month 20	128,387.50	601.73	31,797.13
Month 21	96,442.24	405.37	31,945.26
Month 22	64,420.74	378.72	32,021.50
Month 23	32,273.49	252.97	32,147.25
Month 24		126.74	32,273.49

Total Schedule Interest for 2 years Đ 23,709.71
3 Month EIBOR is subject to monthly review and the EMI will vary monthly with the rise or fall of the EIBOR.

Important Terms & Conditions

Change in Contact Details/Employer	The customer should inform UAB for any change in contact details, change in employment status etc...
Change in Terms	UAB reserves the right to revise Terms & Conditions and Schedule of Charges. In case of any change, you will be notified on your registered contact details 60 days prior to the change.
Collateral	• First degree mortgage/registration of the property in the name of UAB. • Assignment of repayment sources . • Life and Property Insurance policy in favor of UAB.
Third Party Disclosure	UAB is obligated to share customer information with the designated Government Entities as per the applicable Bank Terms & Conditions. In case of non-payment, UAB can allocate a third party to recover the outstanding amount.
Cooling-off Period	You have the right to cancel the facility by informing us in writing to info@uab.ae within 5 business days after signing the application form. All applicable UAB fees will apply from the 6th day onwards.

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Product Requirements

Account	UAB account is mandatory for this product.
Green Property Certification	Property must be LEED or BREEAM certified
Property Valuation	UAB approved property valuators will carry out the complete valuation process.
Lands Department Registration Document	Should be provided by the applicant.
Disbursal of Funds	Disbursal of funds depends on the fulfillment of UAB requirements e.g. Credit conditions, completion of documents, etc...
Security Cheque	Dated Security Cheque up to 120% of principle amount.
Down Payment	Minimum 15% for UAE Nationals & 20% for Expatriats of the property cost.

Additional Information

- If you have any queries or questions, you can reach our customer service 24/7 on 800474 or info@uab.ae.
- In order to check your eligibility to apply for other UAB products, please contact a UAB sales representative or visit our website www.uab.ae.
- To obtain the best deal for you, you may check other bank offers to compare interest rates, fees & features. You can compare the other bank Key Facts Statement when deciding on the best option that suits your needs.
- You may cancel the loan agreement post disbursal as per applicable Terms and Conditions.
- You may pay your loan facility early by informing UAB, partial and early settlement is subject to approvals and applicable fee.
- Please refer to www.uab.ae for Terms and Conditions and Schedule of Charges.
- If you are unsatisfied with our services or to report fraud/complaint/dispute, please contact our 24/7 customer service on 800474 or info@uab.ae.

Important Warnings

- In case of default on payment a delayed payment penal charges may apply. All fees are inclusive of applicable VAT (Value-Added Tax).
- UAB may represent a Direct Debit Authority (DDA) which is returned unpaid, your financial institution may impose applicable charges for returned DDA.
- If you do not meet the repayments/payments on your finance on time and in full, your account will go into arrears. This may affect your credit rating (Etihad Credit Bureau) and may limit your ability to access financing in future.
- If default persists in case of not receiving payments as per schedule and agreed terms, UAB may initiate action for recovery, restrict usage and accessibility to services and or pursue legal action.
- If you do not keep up your repayments/payments, you may lose your property.
- Refinancing your loans/financing may take longer to pay off than your previous loan/financing and may result in paying more in interest/profit.
- You may have to pay penalties if you pay off a loan early.
- You are required to provide UAB with copies of your updated documents at all times (Emirates ID, Passport, Visa, Trade License, etc.). Not providing these documents might result in charges, transactions being restricted, account being blocked/closed.
- UAB may refuse to execute any requests, instructions or services requested by you if you fail to comply with the necessary procedures; or if the information or data are incorrect or are in violation of the applicable laws in the United Arab Emirates.
- This information is not final and subject to approval and signed by both parties, and it does not replace the home loan application, agreement document. You have the right for a copy of loan application, loan agreement document upon disbursal of the credit facility.

Your Acknowledgment

I acknowledge the receipt of and understanding of this Key Facts Statement. I also acknowledge that I have an understanding of the product/service features, pricing, benefits, risks, fees, and Consumer's rights and obligations as detailed in the Key Facts Statement. I acknowledge and agree that the provision of any banking services is at UAB's discretion and subject to all applicable Terms & Conditions of UAB Banking Services General Terms & Conditions, which may be revised from time to time.

Applicant Name

Applicant Signature

UAB Representative

Date :_____/ _____/ _____

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