KEY FACTS STATEMENT
FINANCIAL MARKETS PLACEMENTS

Product Details

These various placement opportunities offer you a choice of returns and tenors to suit your specific needs.
This Key Facts Statement (KFS) provides you with indicative information about interest rates, fees and charges for our financial market placements, for your comparison with other providers.

Product Information

	Escalator Deposit	Flexi-Fixed Deposit	Fixed Deposit	Bond
Format	Deposit	Deposit	Deposit	Fixed income debt instrument
Product specific document	Enhanced Escalator deposit form	Flexi-Fixed deposit form	Time deposit form	Term sheet
Description	Step-up interest bearing deposit with semi-annual (or 6 monthly) payments	Interest bearing deposit with one time payment at redemption or maturity	Interest bearing deposit with one time payment at redemption	Interest bearing debt instrument
Guarantee	United Arab Bank	United Arab Bank	United Arab Bank	Issuer of the bond
Currency	Đ	Đ and $	Đ and all major currencies	$
Available tenors	1, 2 or 3 years	1, 2 or 3 years	Flexible tenor	According to specific issue as described in the term sheet
Interest rates	Fixed interest rates as described in the deposit (or 6 monthly) form	Rate fixed at the time of redemption as described in the deposit form	Fixed interest rate as shown in the application form	According to specific issue as described in the term sheet
Payment period and frequency	Semi-annual	One time, upon redemption	One time, upon redemption	Semi-annual or as described in the term sheet

Fees & Charges

	Escalator Deposit	Flexi-Fixed Deposit	Fixed Deposit	Bond
Entry fee	None	None	None	Up to 1.00% of the capital
Other fees	None	None	None	Up to 1.00% of the capital
Possibility of early redemption/exit	Yes	Yes	Yes	Yes
Early redemption penalty, exit fee	No penalty if cancelled on any interest payment date after one year. If cancelled within the first year, a 1% penalty on interest rate is applied. No interest payable if cancelled within 1 month of placement	No penalty after 3 months from placement date. No interest payable if the deposit is cancelled during the first three months	If cancelled within tenor of fixed deposit, a 1% penalty on interest rate is applied	None
Final redemption amount	100% of the initial amount + final period interest	100% of the initial amount + full accrued interest	100% of the initial amount + full interest	Varying according to the time of sale, market price and the terms of the term sheet
Negative interest	After consideration of any penalty, no interest payment can be less than 0%	After consideration of any penalty, no interest payment can be less than 0%	After consideration of any penalty, no interest payment can be less than 0%	After consideration of any penalty, no interest payment can be less than 0%

Product Requirements

	Escalator Deposit	Flexi-Fixed Deposit	Fixed Deposit	Bond
Fund type	Existing and new to bank funds	New to bank funds	Existing and new to bank funds	Existing and new to bank funds
Minimum placement	Đ 25,000	Đ 25,000 or $ 10,000	Đ 25,000	$ 200,000
Maximum placement	No maximum	No maximum	No maximum	No maximum
Documentation required	Signed Enhanced Escalator deposit form	Signed Flexi-Fixed deposit form	Signed time deposit form	Signed information sheet, email purchase request, signed trade confirmation

Calculation of Interest

Placement amount **x** Time of placement (number of days/365) **x** Interest rate **=** Interest received for a specific period*
*100,000 **x** 60/365 **x** 4% **=** 666.67

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KEY FACTS STATEMENT
FINANCIAL MARKETS PLACEMENTS

البنك العربي المتحد
UNITED ARAB BANK

Important Terms & Conditions

	Escalator Deposit	Flexi-Fixed Deposit	Fixed Deposit	Bond
Rollover terms	This product can be rolled over for an equal or lesser or higher tenor at the rates available at the time of renewal	This product can be rolled over for an equal or lesser or higher tenor at the rates available at the time of renewal	This product can be rolled over at the rates available at the time of renewal	No renewal available
Change in terms	The placement will be based on applicable Terms & Conditions, in case of any changes, UAB will inform the customer on the last registered contact details 60 days prior to implementation.			Varying according the specific issue and as described in the term sheet
Cooling-off period	There is no cooling-off period due to the variable nature of financial markets products.			
Third party disclosure	UAB is obligated to share customer's information with the designated Government Entities as per the applicable Bank Terms & Conditions. As well as under any applicable laws and order of any competent court, regulatory authority or tribunal.			

Additional Information

- If you have any queries and 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 profit rates, fees & features. You can compare the other bank's Key Fact Statement when deciding on the best option that suits your needs.
- You may cancel the placement at any time, subject to Terms and Conditions and applicable fees.
- Please refer to www.uab.ae for our Terms & Conditions and Schedule of Charges or refer to your Relationship Manager.
- 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

- 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 applicable product request form. You have the right to receive a copy of the application.
- If you invest in deposits, your investment will be held until the maturity date. Terms and Conditions will apply to any early redemption requests.
- If you invest in bonds, you may lose some or all of the amount invested. Terms and Conditions will apply to any early redemption requests.
- If you redeem your investment in bonds before the designated maturity date, you may incur early redemption fees and could lose some or all of the amount invested.
- If you redeem your investment in deposits before the designated maturity date, you may incur early redemption fees and could lose some of the interest portion.
- The product/service may be affected by changes in foreign currency exchange rates, except for AED deposit products, where such fluctuations do not apply.

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 shall be at UAB's discretion and subject to all applicable terms of UAB Banking Services General Terms & Conditions, which may be revised from time to time.

Applicant Name

Applicant Signature

Date :_____/ _____/ _____

UAB Representative

UAB FINANCIAL MARKETS PLACEMENTS CON V. 2.0 NOV 2025