KEY FACTS STATEMENT
FINANCIAL MARKETS ISLAMIC PLACEMENT

Product Details

These various Shari'a compliant 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 profits, fees and charges for our Financial Market Islamic Placement products, for your comparison.

Product Information

	Enhanced Islamic Escalator Deposit	Islamic Flexi Term Deposit	Sukuk
Format	Term investment deposit	Term investment deposit	Fixed income instrument
Islamic Concept	Wakala	Wakala	Varying according to the specific issue
Product specific document	Enhanced Islamic Escalator deposit form	Islamic Flexi Term deposit form	Term sheet
Description	Step-up profit bearing deposit with semi-annual payments	Profit bearing deposit with one time payment at redemption	Profit bearing security
Guarantee	United Arab Bank	United Arab Bank	Issuer of the Sukuk
Currency	Đ	Đ	$
Available tenors	1, 2 or 3 years	1, 2 or 3 years	According to specific issue
Profit rates	Fixed profit rates as described in the product form	Profit fixed at the time of redemption as described in the product form	According to specific issue as described in the term sheet
Payment period and frequency	Semi-annual	One time, upon redemption	Semi-annual or as described in the term sheet

Fees & Charges

	Enhanced Islamic Escalator Deposit	Islamic Flexi Term Deposit	Sukuk
Entry fee	None	None	Up to 1.00%
Other fees	None	None	Custody fee: 0.10% per annum
Possibility of pre-maturity withdrawal / exit	Yes	Yes	Yes
Pre-maturity withdrawal penalty, exit fee	No penalty if cancelled on Profit Payment Date subject to completing one year deposit placement. 1% Penalty on the Profit Rate; If cancelled within the first year of deposit placement. No return if cancelled within 1 month of deposit placement.	No penalty on full early termination; profit paid on pre-indicated rates	None
Final redemption amount	100% of the initial amount + final period profit	100% of the initial amount + pre-indicated profit	Varying according to the time of sale and market price
Negative profit rate	After consideration of any penalty, no profit payment can be less than 0%	No profit payment can be less than 0%	Terms according to the prospectus of the specific issue

Product Requirements

	Enhanced Islamic Escalator Deposit	Islamic Flexi Term Deposit	Sukuk
Fund type	Existing and new to bank funds	New to bank funds	Existing and new to bank funds
Minimum placement	Đ 25,000	Đ 100,000	$ 200,000
Maximum placement	No maximum	No maximum	No maximum
Documentation required	Signed Enhanced Islamic Escalator Deposit form	Signed Islamic Flexi Term Deposit form	Signed information sheet, email purchase request, signed trade confirmation

United Arab Bank (P.J.S.C.) is licensed and regulated by the Central Bank of the UAE. @uabuae | uab.ae | 800 474

KEY FACTS STATEMENT
FINANCIAL MARKETS ISLAMIC PLACEMENT

Calculation of Profit

Placement amount **x** Time of placement (number of days / 365) **x** Profit rate **=** Profit received for a specific period

Important Terms & Conditions

	Enhanced Islamic Escalator Deposit	Islamic Flexi Term Deposit	Sukuk
Rollover terms	This product can be rolled over 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 change UAB will inform the customer on the last registered contact details 60 days prior to implementation.		Varying according the specific issue
Khiyar Al-Shart (Cooling off period)	There is no Khiyar Al-Shart (cooling-off period) due to the variable nature of financial markets products.		
Third party disclosure	UAB is obligated to share customer information with the designated Government Entities as per the applicable Bank Terms & Conditions.		

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 Facts 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.

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

UAB Representative

Date :_____/ _____/ _____

United Arab Bank (P.J.S.C.) is licensed and regulated by the Central Bank of the UAE. @uabuae | uab.ae | 800 474