

Enhanced Escalator Deposit

Term Deposit (EED)

Date: 1 September 2018

Currency	AED	USD
Minimum Personal Account	AED 100,000	USD 25,000
Minimum Commercial Account	AED 2,500,000	USD 500,000
Minimum Tenor	One year with freedom to chose maturity between one, two and three years	
Interest Rates / Coupon	Step-up / semi-annual coupon payments	
Early Redemption	Possible, with no penalty if cancelled on interest payment date after one year. If cancelled within the first year, a 1% penalty on interest rate is applied	
Fixed Interest Rate	EED offers customers competitive rates and pays a fixed coupon (per annum) that increases with time	
Overdraft Facility Against Deposit	Available against the deposit under lien	
Maturity Price/ Redemption price	100% of the initial deposit	
Validity	Offer is valid until 30 th September 2018	

Interest Period	EED Interest Rates (per annum)	
	AED	USD
1 st semester	2.85%	2.50%
2 nd semester	3.10%	2.75%
3 rd semester	3.35%	3.00%
4 th semester	3.75%	3.25%
5 th semester	4.00%	3.50%
6 th semester	4.50%	4.00%

Main Features of the Product

- 12 Months minimum maturity. Investor can choose the deposit for up to 3 years maturity.
- Investor is paid attractively across different periods with attractive yields on a semi annual basis.
- Protection against a falling interest rate scenario and any undesirable fluctuation in the interest rates market.
- In case of falling interest rates client enjoys higher returns compared to a fixed rate placement.
- Capital is protected at all times along with flexibility of withdrawal at each interest payment date.

I/We have read and fully understood all the terms and conditions of the above special deposit scheme. Kindly debit my/our account number and place AED/USD..... on the above mentioned term deposit starting from 2018 for a period ofyear(s).

Customer Name: Customer Signature:

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Frequently Asked Questions

○ **Q: Can I cancel the deposit at any time?**

A: Yes, any deposit amount booked under the Enhanced Escalator Deposit can be redeemed (provided the outstanding amount remains higher than the minimum amount required). Redemption of the deposits before maturity is subject to a notice of at least two (2) UAE business days in writing and no penalty if deposit is cancelled on any interest payment date after 12 months, otherwise applicable penalty will be 1% on the interest rate applied.

○ **Q: Can I cancel and invest subsequently in this product again?**

A: Yes, you can cancel at any time subject to specified conditions, but reinvesting in the product would be subject to the prevailing market rates at that time.

○ **Q: If I need money for short term requirement but would like to continue this product, what is the solution?**

A: UAB may provide customers with an overdraft (up to 90% of the deposit amount) against this product at a very attractive price to meet any short-term cash flow requirement. Interest on overdraft is at 3% per annum over the deposit rate, secured against lien on the underlying deposit. The rate of the lending facility fluctuates semi-annually (Please contact your relationship manager for more details. Subject to internal approvals).

○ **Q: Is it possible to have this product in other currencies?**

A: For this particular product we are offering rates in 2 currencies AED and USD.



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