

Flexi-Fixed Deposit

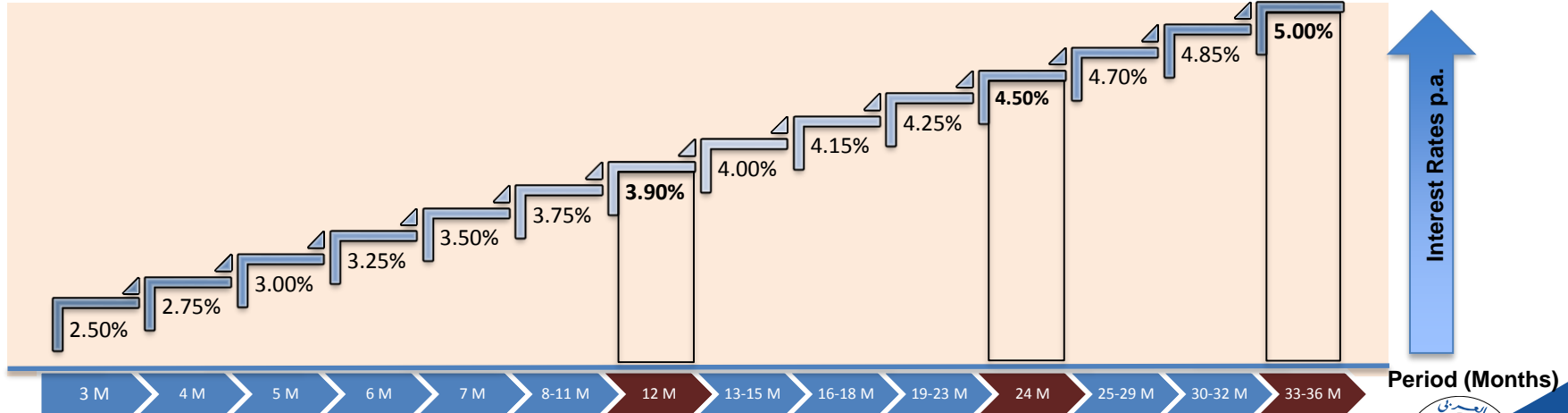
Term Deposit (FFD)

Date: 01 July 2018

Main Features of the Product

- One Year minimum maturity. Investor can choose the deposit tenor of 1 year, 2 or 3 years maturity
- Investor is paid attractively across different periods offering attractive rates on longer tenors, Interest paid at full withdrawal only
- Protection against falling interest rate scenario and any undesirable fluctuation in the interest rates market
- Capital is protected at all times along with flexibility, transparency and higher interest compared to simple deposits

Currency	AED
Minimum Deposit Amount	Personal Account - AED 100,000 Commercial Account - AED 2,500,000
Tenor	1 year, 2 or 3 years tenor
Interest Rates	Interest paid at the time of full withdrawal (predefined)
Early Redemption	Possible, no penalty on full early termination; interest paid on predefined rates
Fixed Interest Rate	FFD offers customer competitive rates, rates flexibility and transparency with no hidden charges
Overdraft Facility Against Deposit	Available against the deposit under lien
Validity	For funds "New to Bank only"; rates valid until 31 st August 2018



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..... on the above mentioned term deposit starting from 2018 for a period ofyear(s).

Customer Name: Customer Signature:

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Flexi-Fixed Deposit

Term Deposit (FFD)

Frequently Asked Questions

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

A: Yes, the full deposit amount booked under the Flexi-Fixed Deposit can be redeemed. Redemption of the deposit before maturity is subject to a notice of at least two (2) UAE business days in writing and zero interest on deposit if cancelled during the first three months, otherwise the applicable interest rate is applied. Only the full amount can be redeemed.

○ **Q: How does the Interest compute in case of early termination?**

A: This product is launched as a 1, 2 or 3 years deposit placement, offering transparency and flexibility. All rates across the time buckets are predefined.

Example 1: a customer decides to place AED 1,000,000 in a 2 years deposit at 4.50% p.a., at the end of 2 years customer will receive AED 1,090,000. If customer needs the full amount after 6 months, then 6 months rate will apply (No Penalty will be charged) resulting in customer receiving 3.25% p.a. for 6 months i.e. AED 1,016,250.

Example 2: a customer decides to place AED 1,000,000 in a 3 years deposit at 5.00% p.a., at the end of 3 years customer will receive AED 1,150,000. If customer needs the full amount after 100 days (Which is more than 3 months and less than 4 months), 3 months rate will apply (No Penalty will be charged) resulting in customer receiving an interest of 2.50% p.a. for 100 Days i.e. AED 1,006,944.

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

A: We are offering rates only in AED, for this particular product.

I/We have read and fully understood all the terms and conditions of the above special deposit scheme.

Customer Name: Customer Signature:



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