



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 interests, fees and charges for our financial market placements, for your comparison.

Product Information			
	Enhanced Escalator Deposit	Flexi-Fixed Deposit	Bond
Format	Deposit	Deposit	Fixed income instrument
Product specific document	Enhanced Escalator deposit form	Flexi-Fixed deposit form	Term sheet
Description	Step-up interest bearing deposit with semi-annual payments	Interest bearing deposit with one time payment at redemption	Interest bearing security
Guarantee	United Arab Bank	United Arab Bank	Issuer of the bond
Currency	AED	AED	USD
Available tenors	1, 2 or 3 years	1, 2 or 3 years	According to specific issue
Interest rates	Fixed interest rates as described in the product form	Rate 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			
	Escalator Deposit	Flexi-Fixed Deposit	Bond
Entry fee	None	None	Up to 1.00%
Other fees	None	None	Custody fee: 0.10% per annum
Possibility of early redemption / exit	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 if cancelled within 1 month of placement	None after 3 months from placement date. No interest if the deposit is cancelled during the first three months	None
Final redemption amount	100% of the initial amount + final period interest	100% of the initial amount + full interest	Varying according to the time of sale and market price
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%

Product Requirements			
	Escalator Deposit	Flexi-Fixed Deposit	Bond
Fund type	Existing and new to bank funds	New to bank funds	Existing and new to bank funds
Minimum placement	AED 25,000	AED 100,000	USD 200,000
Maximum placement	No maximum	No maximum	No maximum
Documentation required	Signed Enhanced Escalator deposit form	Signed Flexi-Fixed deposit form	Signed information sheet, email purchase request, signed trade confirmation



Calculation of Interest

Placement amount x Time of placement (number of days / 360) x Interest rate = Interest received for a specific period

Important Terms & Conditions

	Escalator Deposit	Flexi-Fixed Deposit	Bond
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 changes, UAB will inform the customer on the last registered contact details 60 days prior to implementation.		Varying according the specific issue
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.		

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.

Your Acknowledgment

I acknowledge the receipt of and understanding of this Key Fact 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 Fact 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 : ____/ ____/ ____