

Key Facts Statement Personal Loan

The Key Facts Statement provides you with information about the features, fees and charges of this product. Please refer to and accept the Bank's terms and conditions for the final terms of the facility along with information on the documentation required to proceed with the Personal Loan application.

CBI Personal Loan provides you with a flexible solution to meet your financial goals. For more details, please visit: <https://www.cbiuae.com/en/personal/products-and-services/loans/personal-loans/personal-loan-for-salaried-individuals>

Interest Rates and Finance Charges (Value Added Tax (VAT) of 5% is applicable on charges with a flat fee)	
Rate of Interest (ROI)	<p>The interest rates for the Personal Loan vary from 6.75% per annum (p.a.) to 9.75% p.a.</p> <p>The rate of interest of the Personal Loan will vary based on the terms and conditions and is determined based on your financial situation. The rate of interest mentioned above is a reference rate and does not construe the final offering.</p> <p>You can access the online calculator for more details on the indicative Equal Monthly Instalments (EMI) should you apply for a Personal Loan through CBI: https://www.cbiuae.com/en/personal/products-and-services/loans/personal-loans/personal-loan-for-salaried-individuals</p>
Processing Fees	<p>1% of loan amount (minimum of AED 500 and up to a maximum of AED 2,500)</p> <p>The processing fee is a one-time charge paid upfront for processing the loan application.</p>
Interest Rate in Case of Missed Payment	<p>2% of the delayed amount (minimum of AED 50 and up to a maximum of AED 200)</p> <p>If the amount outstanding is not paid in full by the payment due date, this charge will be factored into the next installment.</p>
Deferment of Installment	<p>AED 100 per deferment</p> <p>Deferment of installment refers to the postponement of repayment of the monthly installment of the personal loan. A nominal fee is charged when an instalment is deferred.</p>
Credit Life Insurance	<p>Subject to the applicable terms and conditions of the insurer, a life protection cover is offered to you to cover you in case of any unforeseen circumstances and critical illnesses. You have the option to avail this facility either through the Bank or independently. Should you choose to apply for the credit life insurance through the Bank, the insurance fee will be added to the installment due.</p>
Early Settlement Fees	<p>1% of the remaining balance (up to a maximum of AED 10,000)</p> <p>Early settlement fees are applied when you are able to settle your debt before the tenor of the loan. The early settlement fees will be applied on the principal outstanding amount, up to a maximum of AED 10,000; whichever is lower.</p>
Partial Payment from all Sources	<p>1% of the partial payment amount subject to a maximum of AED 10,000</p> <p>Partial payment is an advance payment or partial settlement towards the outstanding loan amount.</p>
Loan Cancellation Fee	<p>AED 250</p> <p>The Loan cancellation fee is charged in the event you decide to cancel the facility applied for through CBI.</p>

Important Information	
<p>Warning: If you do not meet the repayments/payments on your loan/financing, your account will go into arrears. This may affect your credit rating, which may limit your ability to access financing in the future.</p>	
Personal Information	<ul style="list-style-type: none"> To continue enjoying your banking benefits, please ensure your personal information is accurate and up to date. <p>To help protect the confidentiality of your personal information, we recommend the following:</p> <ul style="list-style-type: none"> Do not share your personal information over the telephone or online unless you know or can verify the identity of the recipient. Always use a complex password and/or Personal Identification Number (PIN) to access your online banking services. If you suspect that your personal details have been compromised, report it immediately. Ensure that the operating system of your personal computer/mobile is up to date and that the virus protection is active and updated regularly. Close applications that are not in use while accessing banking services and conducting online transactions. In the event of any unauthorised transactions, you can call our 24/7 customer service on 60054440 (within the UAE) and +97145039000 (overseas). Alternatively, you can send us an email on contactus@cbi.ae.
Terms and Conditions	<ul style="list-style-type: none"> Before the Bank implements any changes to its terms and conditions, the Bank will provide a notice. Such changes shall be effective from the date specified by the Bank in the notification sent to you and such changes will thereupon be binding on you. The Bank reserves the right to change the terms and conditions of the loan at a later date which might impact what you can and cannot do as a user of the credit facility.

Disclaimer

The information in this Key Facts Statement is not the full terms of contract; these are contained within the final terms of the credit facilities agreement along with the information on the documentation required to proceed with the Personal Loan application.

By signing this document, you agree that you fully understand the features, fees and charges which may be incurred by applying for this product.

To learn more about our services, along with the fees and charges, you may visit our website www.cb UAE.com. You can also contact us on 600544440 (within the UAE) and +971 4 503 9000 (outside of the UAE).

Signature:	Customer name:
	Date & place: