

## Key Facts Statement Home 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 home loan application.

CBI Home Loan offers you the facility to purchase the home of your dreams. For more details, please visit <https://www.cbiuae.com/en/personal/products-and-services/loans/home-loans/home-loan>.

<b>Interest Rates and Finance Charges (Value Added Tax (VAT) of 5% is applicable on charges with a flat fee)</b>	
Rate of Interest (ROI)	<p>The interest rates for Home Loan vary from 3.49% per annum (p.a.) to 4.50% p.a.</p> <p>The rate of interest of the Home Loan will vary based on the terms and conditions and is determined based, amongst other things, on your financial status. 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 Home Loan through CBI: <a href="https://www.cbiuae.com/en/personal/products-and-services/loans/home-loans/home-loan">https://www.cbiuae.com/en/personal/products-and-services/loans/home-loans/home-loan</a></p> <p>The rate of interest offered to you will be combination of fixed and variable rates of interest which will be detailed in the final offer letter at the time of disbursement.</p> <p><b>Fixed rate of interest:</b> The rate of interest will be fixed for a limited number of years.</p> <p><b>Variable rate of interest:</b> The rate of interest will be adjusted against the reference rate such as the Emirates Interbank Offered Rate (EIBOR).</p>
Application Fees	<p>AED 1,000</p> <p>The application fees are charged at the time of applying for a loan and will be adjusted against the processing fees upon disbursement of the loan.</p> <p>These charges will differ based on your employment status.</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 700)</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 home loan. A nominal fee is charged when the service is availed.</p>
Early Settlement Fees	<p>1% of the remaining balance (up to a maximum of AED 10,000; whichever is less)</p> <p>Early settlement fees are applied when you 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 Settlement Charges	<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>

Life Insurance	Subject to the applicable terms and conditions of the insurer, a life protection cover is offered to you to cover you in case of critical illness. 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.
Property Insurance	Property Insurance is offered to you under the Group policy of the Bank with no extra cost to you. This is to insure your property against risks.
Loan Cancellation Fee	AED 100  The loan cancellation fee is charged in the event you decide to cancel the facility applied for through CBI.

Important Information	
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.	
Personal Information	<ul style="list-style-type: none"> <li>To continue enjoying your banking benefits, please ensure your personal information is accurate and up to date.</li> </ul> <p>To help protect the confidentiality of your personal information, we recommend the following:</p> <ul style="list-style-type: none"> <li>Do not share your personal information over the telephone or online unless you know or can verify the identity of the recipient.</li> <li>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.</li> <li>Ensure that the operating system of your personal computer/mobile is up to date and that the virus protection is active and updated regularly.</li> <li>Close applications that are not in use while accessing banking services and conducting online transactions.</li> <li>In the event of unauthorised transactions on your card, you can call our 24/7 customer service on 600544440 (within the UAE) and +971 4 503 9000 (overseas). Alternatively, you can send us an email on <a href="mailto:contactus@cbi.ae">contactus@cbi.ae</a></li> </ul>
Terms and Conditions	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>

**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 Home 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](http://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: