

**Key Facts Statement  
Fixed Deposit Account**

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 account along with the documentation required to proceed with account opening.

The Fixed Deposit Account offers you the facility to invest your funds for a fixed term and earn returns at a pre-determined interest rate.

<b>Benefits</b>	
Minimum Deposit	A minimum amount of AED 10,000/- is required to open a Fixed Deposit Account.
Eligibility	To open a Fixed Deposit Account, you are required to have an existing banking relationship with a minimum requirement of Current account, savings account, or a variant of the savings account, details of which are available on our website.
Rate of Interest	You are entitled to receive a pre-determined rate of interest which is payable on maturity of the deposit or on a monthly basis. The rate of interest, as well as the frequency of the interest payout, differs with the variant of fixed deposit chosen, along with the amount and the term of the deposit.
Term	The deposit can be booked with different terms commencing from one month.
Phone Banking	You can utilise our 24/7 phone banking services by contacting 600544440 from within the UAE or +971 4 503 9000 from outside of the UAE to conduct a host of services on your debit/credit cards, utility payments and funds transfers between your own accounts within CBI.
Mobile Banking	The mobile banking app is available for download on the App Store, Google Play and Huawei AppGallery. The app enables you to transfer funds and make payments from your mobile device locally and internationally.
Internet Banking	Internet banking provides you with the flexibility of managing your bank accounts along with making transfers and payments locally and internationally. You can also open a fixed deposit account through your internet banking access.
Deposit Confirmation/Renewal Advice	A free fixed deposit confirmation will be sent to you via email upon successful booking of the deposit. A renewal advice will be sent to you by email, 30 days prior to the renewal of the fixed deposit. You can also choose to receive a duplicate paper based account statement for a nominal fee.
Branch and ATM	You will have access to our Branches, ATM and CCDM (cash deposit machines) which are widespread across the UAE.
Currencies	A fixed deposit account is offered in AED, USD, GBP and EURO.

<b>Fees and charges ( Value Added Tax will be levied at the rate of 5% on the fees and charges specified as per UAE Law)</b>	
Issuance of duplicate Statement of Account (paper based)	AED 25
Account closure fee: applicable if the account is closed within 6 months of opening	AED 100

Important Information	
Account Closure	<ul style="list-style-type: none"> <li>Should the Bank decide to close the fixed deposit account, the Bank will inform you of its decision 60 calendar days in advance of the account being closed and will provide, in writing, the reasons for closure.</li> <li>If the Bank has reasonable grounds to believe there may be financial crime risks and potential fraud risks, the Bank can at its sole discretion immediately close or block the Fixed deposit account without providing any advance notice or reasons.</li> </ul>
Personal Information	<ul style="list-style-type: none"> <li>To continue enjoying your banking benefits, please ensure your personal information is accurately provided and up to date with the Bank.</li> </ul> <p>To protect the confidentiality of your personal information, we recommend that you ensure 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 complex password and/or PIN (Personal Identification Number) to access your online banking services and report immediately if you suspect that your personal details have been compromised.</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, or when put up on the Bank's website as the case may be, and such changes will thereupon be binding on you.</li> <li>The Bank reserves the right to change the terms and conditions of the fixed deposit account at a later date which might impact what you can and cannot do as a Fixed Deposit Account holder.</li> </ul>

### WARNING

The premature withdrawal of the fixed deposit before the date of maturity will be subject to a premature withdrawal charge as determined by the Bank.

Partial withdrawal or early redemption of Term Deposit will result in lower interest or no interest being paid to you on the amount withdrawn.

In case a loan or other credit product is secured with a Fixed Deposit, you will be unable to access deposit funds till the loan /credit product is closed.

### **Disclaimer**

The information in this Key Facts Statement is not the full terms of the contract, which is contained within the final terms of the account along with the documentation required to proceed with account opening.

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 know more about our services along with the fees and charges, you may visit our website [www.cbiuae.com](http://www.cbiuae.com). You can also contact us on 600544440 (within the UAE) and +971 4 503 9000 (outside the UAE).

Signature:	Customer name:
	Date & place: