

Key Facts Statement Account Services

As a CBI account holder, you are eligible for a host of services to fulfill your banking needs. This document provides you with the information on the banking channels that are available at your disposal. Please refer 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.

Account Maintenance services

	Service Type	Service Description
Telephone Banking	Account Balance	Account balance enquiry
	Last 5 transactions	Enquiry on the last 5 transactions conducted on the bank account
	Service Type	Service Description
Internet Banking	Account Balance	Account balance enquiry
	Cheque book request	Request for an additional cheque book
	Last 5 transactions	Enquiry on the last 5 transactions conducted on the bank account
	E- Statement	To view and download the account statements
	Transaction history download	To view and download the account transaction history
	Direct Debit Authorisation (DDA)	Automated funds transfer from your CBI account towards the various purposes for a specific amount.
	Service Type	Service Description
Mobile Banking	Account Balance	Account balance enquiry
	Cheque book request	Request for an additional cheque book
	Last 5 transactions	Enquiry on the last 5 transactions conducted on the bank account
	Service Type	Service Description
ATM	Account Balance	Account balance enquiry
	Cash withdrawal	Withdrawal of cash
	Cheque book request	Request for an additional cheque book
	Last 5 transactions	Enquiry on the last 5 transactions conducted on the bank account
	Service Type	Service Description
CCDM	Account Balance	Account balance enquiry
	Cash Deposit	Cash deposit into an account held with CBI
	Cash withdrawal	Withdrawal of cash
	Cheque book request	Request for an additional cheque book
	Last 5 transactions	Enquiry on the last 5 transactions conducted on the bank account

	Service Type	Service Description
Branch	Address Update	Communication address update
	Account Balance	Account balance enquiry
	Cash deposit	Cash deposit into an account held with CBI
	Cash withdrawal	Withdrawal of cash
	Cheque book request	Request for an additional cheque book.
	Statement	Issuance of duplicate Statement of Account (paper based)
	Last 5 transactions	Enquiry on the last 5 transactions conducted on the bank account
	Transaction history download	Viewing and download of account transactions
	Dormant account activation (Individual account)	An account is considered inactive when there are no transactions conducted for a period of six months
	Power of attorney Update	Update of Power of attorney details

Personal Information update

	Service Type	Service Description
Internet Banking and Mobile Banking	Mobile number update	Contact details update
	Email update	Registered email update
	Service Type	Service Description
Branch	Mobile number update	Contact details update
	Email update	Registered email id update
	Passport update	Passport details update
	Visa Update	Residence visa update
	Emirates ID Update	Emirates ID Update

Remittance services

	Service Type	Service Description
Internet Banking, Mobile Banking and Branch	Remittances	Transfer of funds internationally and locally.

Foreign exchange rates are subject to market fluctuations, you may access the indicative exchange rate on your internet and mobile banking. You may also contact the branch for further details.

Warning

Additional fees may be levied by the correspondent bank/financial institution or entity providing financial services to the beneficiary of remittances.

Penalties and Fees may be applied if there is a customer error or omission in providing correct or incomplete information for remittances.

Card Services

	Service Type	Service Description
Telephone Banking	Debit card activation	Activation of a new debit card
	Debit card PIN change	Change of Personal identification number on debit card
	Debit card PIN Reset	Reset of Personal Identification number on the debit card
	Debit card block	Blocking the debit card
	Debit card queries	Queries related to debit card
	Debit card replacement request	Replacing lost or stolen ATM card
ATM and CCDM	Service Type	Service Description
	Debit card activation	Activation of a new debit card
	Debit card PIN change	Change of Personal identification number on debit card
Branch	Service Type	Service Description
	Debit card queries	Queries related to debit card
	Debit card replacement request	Replacing lost or stolen ATM Card
Internet Banking, Mobile Banking and Branch	Service Type	Service Description
	Card Blocking	Temporary and Permanent blocking of debit and credit cards. Reactivation for cards temporarily blocked.

Bill Payment services

	Service Type	Service Description
Internet Banking, Mobile Banking, ATM and CCDM	Utility bill payment (Etisalat)	Etisalat bill payment
	Utility bill payment (SEWA-AADC-AD-DC-FEWA-Dubai Police)	Bill payment- other services

General Help and Services

	Service Type	Service Description
Telephone Banking	Change preferred language	You can select your preferred language
	General information, queries and complaints	All other banking queries
	Service Type	Service Description
Internet Banking and Mobile Banking	Apply for a product	Selected Products can be applied online subject to terms and conditions
	Service Type	Service Description
ATM and CCDM	Change preferred language	You can select your preferred language
	Service Type	Service Description
Branch	Apply for a product	You can apply for our banking product by visiting the branch.
	Change preferred language	You can select your preferred language
	General information, queries and complaints	All other banking queries
	Service Description	Applications
Digital Wallet	Digital wallets are secured online payment tools for your card related payments through an application.	Samsung Pay (Credit Card) Google Pay (Credit Card) Apple Pay (Debit and Credit Card)

Standing orders from your account can be set up through the branch offering you the convenience of transacting seamlessly for all your recurring payment requirements.

Fees and charges associated with this services are available for reference on our website.

Online Banking Services

	Service Type	Service Description
Telephone Banking	Internet banking assistance and queries	Queries related to Internet banking
	Internet banking password reset	To reset your Internet banking
	Internet banking password unlock	To unlock your internet banking password

	Service Type	Service Description
Internet Banking and Mobile Banking	Internet banking password reset	To reset your Internet banking
	Service Type	Service Description
Branch	Internet banking assistance and queries	Queries related to Internet banking
	Internet banking password reset	To reset your Internet banking

Our Banking Channels

Internet banking and mobile banking

Enjoy the convenience of banking with our Internet and mobile banking facilities. To learn more about our services, please visit our website <https://www.cbiuae.com/en/personal/ways-to-bank/internet-banking>

Customer care

We are committed to serving you and resolving your complaints within a maximum turnaround time of 48 hours. You can reach our 24/7 customer care team on 600544440 within UAE or +971 4 5039000 Outside the UAE. Alternatively, you can also send us an email on contactus@cbi.ae.

To know more about our complaints management process, please visit <https://www.cbiuae.com/en/personal/contact-and-support/customer-complaint-process>

Important Information

Personal Information	<ul style="list-style-type: none"> To continue enjoying your banking benefits, please ensure your personal information is accurately provided and up-to-date with the Bank <p>To help you in protect the confidentiality of your personal information, we recommend that you ensure 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 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. Ensure that the operating system of your personal computer / mobile is up to date and the virus protection is active and updated regularly. Close applications that are not in use while accessing banking services and conducting online transactions.
Cooling Off Period	<p>You have the right to cancel products offered within 5 business days from the date of Final agreement (“Cooling-off Period”).</p> <p>The Cooling-off Period is the time given to you to cancel products offered in case you want to reconsider the offer. If you do not wish to avail the product, you will have to provide a written notice prior to the end of the Cooling-off Period and the loan will be rescinded and cancelled.</p>

<p>Terms and Conditions</p>	<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 apply on the effective date specified by the Bank in the notification sent to and such changes will thereupon be binding on you. • Failure to comply with the applicable product Terms and Conditions, at any time prior to the commencement of or during your banking relationship with Commercial Bank International PJSC, may result in consequences including, but not limited to, the application of fees or penalties. Such non-compliance may also lead to restrictions, suspension, blockage, or closure of one or more accounts or services, in accordance with applicable laws and regulations. Where applicable, this may further result in reporting to relevant credit bureaus, initiation of legal or recovery actions, and/or termination of the banking relationship. All actions will be taken in line with applicable regulatory requirements and the Bank’s internal policies • I confirm that I have read and understood the Bank’s Terms and Conditions and Privacy Policy. I hereby consent, where required, to the collection, use, processing, storage, and sharing of my personal data by the Bank for the purposes of onboarding, account administration, regulatory compliance, risk management, and the provision of banking products and services, in accordance with applicable UAE laws and the Consumer Protection Standards and Regulations issued by the Central Bank of the UAE, as amended from time to time.
<p>Service Charges and Fees</p>	<ul style="list-style-type: none"> • Please refer to the schedule of charges for further information on Schedule of fees Personal Banking (cbiuae.com)

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.

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