Emirates NBD Islamic

Key Facts Statement (KFS) – Islamic Investment Deposits

The below products are term deposit (investment Deposits), linked to an Islamic current/ savings/Call account, and provides you with returns on funds placed with us for a specific period. This KFS provides you with key product features, and indicative information about the profit, fees and charges of the products.

Product Information

Type of Product	Mudaraba Investment	Wakala Investment
Product Description	A profit-sharing partnership contract between you as a capital provider (Rab-ul-Mal) and the Bank as a fund manager (Mudarib), in a joint investment	An agreement where you (as Muwakkil) authorize the Bank as your Wakil (agent), to invest funds in Shari'ah approved activities for profit
Shari'ah basis	Mudaraba	Investment Agency / Wakala
Investment and Management of funds	Refer to the website for investment Weightages and General terms and conditions	Refer to the Wakala agreement/ terms and conditions
Eligibility	• UAE Citizens/ Residents(salaried and non-salaried accounts) • Sole proprietors	
Account Currency	AED and USD	AED, USD, GBP, SAR, AUD, and CAD
Minimum deposit required	AED 10,000 or equivalent in USD	AED 10,000 or equivalent in other currencies.
Available tenors	1, 3, 6, 9, 12, 24 & 24+ months	7 Days to 5 years
Profit rate	Profit rates are indicative and based on the previous rates declared (Please refer to the ENBD website for the declared profit rates).	Applicable (please contact your relationship manager or branch for expected profit rates)
Profit credit frequency	Profit is distributed quarterly based on the Mudaraba pool performance and weightages.	Upon maturity
Product variants offered	Islamic Investment Deposit	
Redeeming the investment prior to maturity	In case of early redemption before the maturity date, profit calculation will be based on the applicable weightage and profit rate minus 0.15% of the actual tenure. Therefore, a profit amount had been distributed to you prior to the withdrawal date, a revised profit calculation will be carried out based on the adjusted weightage and profit rate. The Bank will recover the difference between the profit amount paid and the adjusted profit amount.	It is at the Bank's sole discretion to accept a request for early redemption. If approved, the Bank shall agree with you on the investment proceeds to be paid, on the early redemption date requested by you.

Important Links

For full and latest fees & charges, banking packages and other product details please visit our website **https://www.emiratesnbd.com/en/terms-and-conditions** or scan QR code

Illustrative example for profit calculation for a Deposit investment

Investment Amount (A) Booking amount	AED 100,000
Investment Tenor (B)	1 year
Expected Profit Rate (C) Expected Profit rate for the tenor of the investment	0.50% per annum

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Expected Profit Amount (D = A* B* C / 360) Total Expected profit amount payable upon maturity of the investment	AED 506.94
Maturity Proceeds (A+D)	AED 100,506.94

Additional Information

- Profit calculation methodology and frequency of payment varies depending on the product selected. Please check the Bank website for details and updates.
- The Bank reserves the right to amend, add or delete its Terms and Conditions at any time with a 60-day prior notice to you.
- Where automatic renewal facility is provided, please select the maturity instruction carefully, either automatic renewal or credit to linked account. If the investment is renewed, the prevailing declared profit rate for the tenor as on the maturity date shall apply.
- All funds are deployed into Shari'ah compliant assets as approved by Internal Shari'ah Supervision Committee (ISSC) of the Bank.
- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- You can contact your relationship manager for any enquiries, assistance or complaints or by visiting its website [[https://beta.emiratesnbd.com/en/help-and-support/contact-us]]
- The cooling-off period allows you to cancel the product within five (5) business days of signing the application or offer letter and the Bank will not be able to proceed until this period expires, unless you waive this right. To cancel within this period, you must give the Bank notice.

Warning!!!

- Partial withdrawal or early closure of a term deposit will result in lower profit, or no profit being paid.
- In case a finance facility/ product is secured with a term deposit, you will be unable to access funds till the facility/ product is closed off.
- The Bank may close the account if account conduct is found to be unsatisfactory as per Bank's Compliance policy and in line with Central Bank of the UAE regulations.
- In the event of your failure to meet our terms and conditions before and during your relationship with us, there will be consequences which may include but not be limited to the restriction, blockage or closure of your account(s).
- The Bank may apply any credit balance which is held in your name in any account and/or at any branch of the Bank towards any obligations/ amounts due.

I / We hereby irrevocably and unconditionally declare that I / we have read the above Key Facts Statement and clearly understand all the information and references provided herein.

Customer Name: ______________ Customer Signature: ______________ Date: ______________

April 2025