Key Facts Statement (KFS)
Conventional Deposits - Individuals

The Al Masraf Term Deposit Account is designed to assist you in managing your financial needs according to your savings goals. Linked to a current or savings account, it provides returns on the funds placed with us for a specific period. This KFS provides the key product features and indicative information about the interest rates, fees, charges, maturity options, and potential penalties for early withdrawal, ensuring it seamlessly meets your savings requirements.

Key Product Details

	CONVENTIONAL REGULAR RETURNS FIXED DEPOSIT ACCOUNT (INDIVIDUAL)	CONVENTIONAL FIXED DEPOSIT ACCOUNT (INDIVIDUAL)
Description	Customers are offered an account to maintain longer-term deposits and earn attractive interest rates. This account pays fixed interest at regular intervals, such as monthly, quarterly, or annually, providing a predictable income stream.	Customers are offered an account to maintain longer-term deposits and earn attractive interest rates. This account pays fixed interest only at maturity, allowing customers to benefit from compounded interest over the deposit period.
Eligibility	• UAE Citizens/Residents/Non-Resident Customers. • Salaried and non-salaried accounts. • Sole Proprietors with individual accounts. • Must hold either a Current or a Savings Account with Al Masraf.	
Age	Joint accounts are permitted for individuals aged 21 years or older, and minors' accounts are allowed with their legal guardians.	
Account Currency	~~Đ~~, $, £, €	~~Đ~~, $, £, €
Minimum required deposit amount	~~Đ~~ 10,000 or equivalent in Foreign Currency	Minimum deposit of ~~Đ~~ 10,000 or equivalent in Foreign Currency
Available Tenors	Maximum tenor of one year.	
Interest Rate	Interest is paid as per agreed rates on maturity.	
Partial withdrawal or early redemption fee	Fixed Deposit Premature withdrawal (Note- Penal rate deducted from the rate applicable for the period kept)/Penal Rate on Withdrawal before maturity up to 2%.	

PRIVACY NOTE

Our privacy commitments are fundamental to the way we run our business. Unless otherwise noted or governed by law, these commitments apply to everyone who has a relationship with us and those who have an intention to establish a relationship with us that includes customers, partners, and website visitors. Al Masraf is committed to providing you with the best overall experience in all of our products and services. We strive to strike the right balance between using your data to ensure the quality of those experiences and protecting your privacy. We have assessed all aspects of our business and optimized the amount of data we collect to find the right balance between data sharing and service. Our Privacy Notice is available at https://almasraf.ae/privacy-notice.

TRANSPARENCY NOTE

At Al Masraf, we are committed to operate with full transparency and adherence to applicable laws and regulations. Our commitment ensures that our practices align with legal requirements and industry standards. We prioritize your trust and confidence in Al Masraf and remain committed to transparency and accountability in all our interactions.

ADDITIONAL INFORMATION

- The Bank provides Deposit Advice reflecting Account details, Fixed Deposit Principal amount, and Rate of Interest.
- The Bank reserves the right to amend the Bank's General Terms and Conditions for Consumer Banking Products (including any relevant applications and documents) by notice to you per applicable law. Visit https://almasraf.ae/terms-and-conditions.
- Please keep your cheque books and debit cards, including PIN and online banking credentials, safe to avoid any misuse or fraudulent actions by others.
- The Bank's General Terms and Conditions for Consumer Banking Products (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- The Bank may debit the Customer's account with any charges, expenses, or commission payable against the banking services rendered in accordance with the approved and announced banking charges and commissions, as notified to the Customer from time to time.
- The cooling-off period allows you to cancel the product within five (5) business days of signing the application, 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.
- The Bank reserves the right to refuse to comply with any drawing instruction from any Current Account unless such withdrawal instructions are made by cheque.
- To report misuse, loss, or theft of your debit card, please get in touch with the Bank immediately at 600 52 9999.
- Account Statements and E-Statements are sent monthly to the registered email address.
- Account transactions can be viewed using Al Masraf Online and Mobile banking.
- Transaction Alerts are provided to the registered mobile number.
- If there are no customer-initiated transactions for more than 1 year, the Account will be considered inactive.
- If there are no customer-initiated transactions for more than 3 years, the Relationship will be considered dormant.
- Setting up Utility Bill payment, UAE Direct Debit, Standing Orders, and Overdraft facility is possible upon request, subject to meeting the Bank's credit approvals (Click here to refer to Key Facts Statement for Overdraft - Individuals for more details).
- Al Masraf publishes its Retail Banking Schedule of Charges in line with its commitment towards a transparent Customer relationship.
- Accountholders are strongly encouraged to write to us at info@almasraf.ae in case of need for more clarity on any fees charged to the account.

Copyright © 2026 All rights reserved. Arab Bank for Investment & Foreign Trade (Public Joint Stock Company), licensed & regulated by the Central Bank of the UAE.

حقوق الطبع والنشر © 2026 جميع الحقوق محفوظة. المصرف العربي للاستثمار والتجارة الخارجية (شركة مساهمة عامة)، مرخصة وخاضعة لرقابة مصرف الإمارات العربية المتحدة المركزي.

- At the time of booking the Term Deposit, you have a choice to either automatically renew the deposit or have the amount credited to the linked Bank account upon maturity. If the deposit is renewed, the applicable rate for the tenor shall apply as of the maturity date.
- A deposit receipt is provided to the Customer, clearly reflecting the Fixed Deposit Principal amount, tenor, and Interest Rate. Account holders can also use Online and Mobile Banking platforms to view deposit details. Click here to refer to Key Facts Statement for Online and Mobile Banking for more details
- Lien can be marked over the Regular Return Fixed Deposit for facilities. Such facilities are available by arrangement subject to the terms and conditions of the Bank's approval.
- Fixed Deposit transactions are routed through the linked account holder's Current or Savings accounts.

WARNINGS:

- You are required to provide the Bank with copies of your updated documents at all times. Not providing these documents might result in charges, restricted transactions, blocked, or closed accounts.
- You are responsible for informing the Bank about all material changes to their profile, contact, and employment details. Such updates must be supported with relevant documents such as Emirates ID, Passport(s), Visa page for Non-UAE Nationals, FATCA and CRS.
- 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.
- 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 are not limited to restriction, blockage or closure of your Term Deposit and/or linked account(s).
- A Fixed Deposit account is automatically closed on maturity unless it has been rolled over. Premature withdrawals of Fixed Deposits are also permitted subject to prepayment penalties as laid out by CBUAE. (You may visit (http://www.almasraf.ae) for the Schedule of Fees & Charges).
- Customers can submit a request to close this account using the following channels: Branches/Email communication received from the account holder's email address registered with us.
- The Bank may apply any credit balance held in your name in any account and/or at any branch of the Bank towards any obligations or amounts due.
- Premature withdrawals of Regular Return Fixed Deposit are permitted subject to payment of penalties by the Customer (You may visit http://www.almasraf.ae Schedule of Fees & Charges page).
- Regular Return Fixed Deposit will be automatically rolled over for a similar period unless written instructions are received by the Bank from the customer to the contrary at least two days prior to the maturity date of the deposit.
- It's important to keep your access tools safe, such as your Debit card, PINs, T-PINs, Cheques, Online/Mobile Banking usernames, passwords, and other personal information. Responsibility for their safekeeping rests with you, as the Bank cannot be held accountable for any security breaches on your end. Remember, the Central Bank of UAE or Al Masraf Bank will never contact you via call, SMS, mail, or email to request your confidential details or other sensitive information related to your bank accounts. Sharing such information with anyone can result in financial fraud. Additionally, be cautious of phishing emails that prompt you to click on links and change your bank account password.

HOW TO COMPLAIN TO US?

- Please visit the website and fill in the Complaint form in the Contact us page: https://www.almasraf.ae/contact-us.
- Send an email to care@Almasraf.ae.
- Call us at 600 52 9999 and select option 6 to connect with Complaint Management Team.

DECLARATIONS

The Customer hereby acknowledges to have read, understood and agrees to the above conditions and declares the following:

- I acknowledge that I understand the features and risks of the product as well as the Key Facts Statement pertaining to this account (Al Masraf General Terms & Conditions)
- The bank will give a notice period (60 days) before implementing any future and permissible change in Terms and Conditions.

I/We acknowledge receipt and understanding of this Key Facts Statement. I/We also acknowledge that I/We understand the product/service features, pricing, benefits, risks, fees, and Consumer rights and obligations as detailed in the Key Fact Statement. I/We acknowledge and agree that the provision of any banking services shall be at Al Masraf's discretion and subject to all applicable terms and conditions of Al Masraf Banking Services General Terms and Conditions, which may be revised from time to time.

Customer Name:_____

Customer Signature:_____

Date:_____

DISCLAIMER

This communication has been issued by Arab Bank for Investment & Foreign Trade (Public Joint Stock Company), licensed & regulated by the Central Bank of the UAE. The information in the documents provided is intended to summarize the key features of the promoted products and services. It is crucial for customers to understand these details, including associated risks, before proceeding with their application. Please note that this communication does not constitute an offer or solicitation to deal in any promoted product, nor does it provide legal, tax, regulatory, financial, or accounting advice. Customers are strongly advised to independently analyze the information in the associated offering or legal documents. It is essential for customers to consult their own legal, tax, or financial advisors for guidance before making any decisions regarding AL Masraf products and services.

TERMS & CONDITIONS APPLY

SCHEDULE OF CHARGES

Copyright © 2026 All rights reserved. Arab Bank for Investment & Foreign Trade (Public Joint Stock Company), licensed & regulated by the Central Bank of the UAE.

حقوق الطبع والنشر © 2026 جميع الحقوق محفوظة. المصرف العربي للاستثمار والتجارة الخارجية (شركة مساهمة عامة)، مرخصة وخاضعة لرقابة مصرف الإمارات العربية المتحدة المركزي.