KEY FACTS STATEMENT
NBF CALL ACCOUNT
THIS KEY FACTS STATEMENT IS NOT A CONTRACT

Important: This document provides a high-level summary of the key features, costs, obligations and risks of the product and serves as an acknowledgement of receipt. It is not intended to create, amend or replace any legal rights or obligations between the parties. The Customer should carefully review the Bank's General Terms and Conditions, product-specific Terms and Conditions before applying.

The Customer is responsible for obtaining independent legal, financial, tax and accounting advice where appropriate. The Bank does not provide legal, tax or financial advice through this Key Facts Statement.

1. Product Overview

NBF Call Account is an interest-bearing business deposit account that provides liquidity while allowing withdrawals without any notice requirements. The account is not intended for day-to-day transactional activity.

2. Eligibility

- Must hold an NBF business account.
- Must meet the minimum opening deposit requirement.

3. Key Features and Services

- Available in AED and selected foreign currencies, subject to Bank approval.
- Competitive interest rates linked to account balance and prevailing market conditions.
- Daily interest accrual with periodic interest crediting to the account.
- Access through NBF Corporate Internet Banking and account reporting services.
- No fixed maturity date unlike Fixed Deposits.
- Ability to place and withdraw funds without opening multiple deposit placements.
- Suitable for treasury and short-term cash management requirements.
- Consolidated account statements and transaction reporting.
- Relationship-based pricing may be available based on balances maintained.

4. Processing Time and Documents Required

Your account will be opened within 3 business days subject to the receipt of complete and accurate documentation. Additional days may be required to comply with regulatory requirements and bank's internal verification requirements.

Indicative documents and information

- **Valid trade license and corporate documents**, including the Memorandum and/or Articles of Association and amendments, where applicable.
- **Valid identification documents**, including passports and Emirates IDs of owners, partners, shareholders, UBOs, and authorized signatories, as applicable.

The Bank may request additional documents or information, as required, to comply with applicable laws, regulations, and internal policies.

Application Process and Status Updates
NBF will provide the Customer with information on the key stages of the account-opening process and the expected processing timeline. Where additional information or documents are required, NBF will inform the Customer accordingly. The Customer will be informed of the status of the application at relevant stages and of the final decision.

5. Fees and Charges

Fees / Charges	
Call deposit minimum monthly average balance	Đ 250,000 or by arrangement for customers with facilities. USD equivalent 100,000
Fall below fee*	Đ 250
Account maintenance fee	Đ 10
Premature closure within 6 months	Đ 100
Inactive account / Zero balance	Đ 50 per month

*Fall below fee will apply in case the monthly average balance falls below the minimum balance requirements.

Fees for other products and services not specifically listed in this KFS will apply in accordance with NBF's applicable Schedule of Charges. Please refer to **Schedule of Charges**.

6. Key Terms and Conditions

- Interest rates are variable and may be revised by NBF from time to time.
- Interest is calculated on the cleared daily closing balance and credited at intervals determined by the Bank.
- Minimum opening balance and minimum operating balance requirements may apply.
- NBF may amend the features, fees, charges, terms and conditions of the Account where permitted under applicable laws and regulations. NBF will provide the Customer with at least 60 days' prior written notice before implementing such changes, unless a shorter period or immediate implementation is permitted or required by applicable laws or regulations.
- Accounts may be restricted or closed if terms and conditions are not met.
- No fee is charged for original paper statements requested by the Customer.
- The account is governed by NBF's General Terms and Conditions **NBF.ae.**

7. Customer Rights

- Right to receive information regarding applicable interest rates and notice periods.
- Right to receive advance notification of material changes to fees, charges, or account terms.
- Right to account statements and transaction history.
- Right to submit complaints through NBF's established complaint channels.

8. Cooling-off Period

You have five (5) business days from the date you sign the application or offer letter to review your decision and cancel the product. The Bank will not proceed with the product until this period ends, unless you choose to waive your right to the cooling-off period. If you wish to cancel during this period, please notify the Bank.

The cooling-off provisions set out herein shall apply only to the extent required under applicable laws and regulations and subject to the Customer's eligibility thereunder. Where the Customer is not entitled to a statutory cooling-off period, the Bank may process and make available the account in accordance with the applicable product.

9.WARNINGS

- Interest rates are variable and may decrease over time, resulting in lower returns.
- Operational delays arising from incomplete instructions, regulatory reviews, sanctions screening, or system maintenance may affect processing timelines.
- Foreign currency Call Accounts may be exposed to exchange rate fluctuations where balances are held in currencies other than the Customer's operating currency.
- You must keep your business, KYC, and contact information accurate and up to date. Failure to provide updated information or documents when requested may disrupt transactions or result in account restrictions or closure, in line with the applicable terms and regulations.

10.Customer Support

Do not hesitate to reach out to National Bank of Fujairah through the following channels:

Call Centre: **600565551**
Address: Your nearest NBF Branch, please **click here** for the location

We will seek to address your complaint within two clear business days of receipt and advise if this time is not able to be met.
Full details of how we address your complaints are contained in our Customer Charter published on our website.

11. Acknowledgement

We acknowledge that this Key Facts Statement is provided for disclosure purposes only and does not constitute, amend or replace any agreement with the Bank. The rights and obligations of the parties shall be governed exclusively by the relevant documents and other contractual documentation executed with the Bank.

Customer Name	**Date**
Company Stamp	**Customer Signature**