KEY FACTS STATEMENT

NBF MEDIUM-TERM LOAN (MTL) / TERM LOAN

THIS IS NOT AN OFFER OF CREDIT OR 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, facility letters and other applicable contractual documents before proceeding. In the event of any inconsistency, the applicable contractual documents shall prevail, subject to applicable laws and regulations.

1. Product Overview

NBF provides term financing for approved business purposes, including acquisition, construction or development of commercial / industrial property (e.g. warehouses), refurbishment, capital expenditure, plant and machinery, equipment, business expansion, eligible working capital or refinancing and other purposes expressly approved by NBF.

2. Target Customers

Eligible business entities requiring term financing for an approved business purpose subject to NBF credit approval, internal policies and applicable UAE regulations.

3. Suitability

NBF will assess the proposed medium-term loan / term loan facility against the customer's financing purpose, repayment capacity, business circumstances and available security before approval.

4. Product Features

Product Name	Medium-Term Loan (MTL) / Term Loan
Financing Bank	National Bank of Fujairah PJSC
Facility Structure	The loan may be disbursed in one or more tranches, subject to approved terms and applicable disbursement conditions.
Amount / Currency	As approved by NBF and specified in the FOL; AED or another approved currency.
Tenor	As approved by NBF and specified in the FOL.
Repayment Frequency	Monthly, quarterly, semi-annually or at other intervals specified in the FOL.
Repayment Structure	Equal or unequal instalments, amortising, bullet, balloon or tailored repayments, where specifically approved.
Grace Period / Moratorium	A grace period for principal and/or interest may be granted where approved. Interest may continue to accrue during this period as specified in the FOL.
Interest Rate	Fixed, floating (e.g., benchmark plus margin) or a combination as specified in the FOL. Applicable benchmark, margin, reset frequency and any floor will be disclosed in the FOL.
Disbursement / Utilization	Funds may be used only for the approved purpose and subject to conditions specified in the FOL.
Source of Repayment	Business cash flows, operating income, project or rental proceeds, asset-sale proceeds or other identified and acceptable repayment sources as assessed by NBF.
Early settlement / Prepayment	Subject to the FOL, applicable charges, cost and relevant law; may apply where contractually permitted.
Review / Covenants	The facility may be subject to financial reporting, covenants, insurance and other monitoring requirements.

5. Processing Time / Timeline

The financing facility will normally be processed within 14 business days following signing of the facility documents and receipt of all required information and documents in a form acceptable to NBF, subject to completion of applicable approval and disbursement conditions. NBF will inform the customer if additional information is required or if processing is delayed.

6. Loan to Value (LTV) — Where Applicable

Where financing is linked to an eligible property, equipment or other asset, NBF may determine the financing amount using a loan-to-value (LTV) ratio, calculated as the approved financing amount divided by the value of the relevant asset accepted by NBF, expressed as a percentage. The applicable LTV, valuation basis and any customer contribution will depend on the asset, facility structure and credit approval and will be specified in the Facility Offer Letter. LTV is not applicable to every MTL facility.

7. Loan to Value (LTV) - Where Applicable	
Interest Rate	Actual annual interest rate and calculation basis as stated in the FOL. Interest generally accrues on outstanding principal using the agreed day count basis. **ILLUSTRATIVE EXAMPLE OF INTEREST CALCULATION** Illustration only: If the agreed floating rate is 3-month EIBOR of 4.36% per annum plus a margin of 4.00% per annum and agreed floor rate is 7% p.a., the calculated interest rate is 8.36% per annum. If the benchmark falls to 2.75%, the calculated rate would be 6.75%. Where the facility has an agreed interest-rate floor of 7.00% p.a., the applicable rate would remain 7.00% per annum. These figures are illustrative and do not represent an offer or NBF's current pricing. Actual benchmark, margin, floor, reset frequency and calculation basis will be set out in the FOL.
Processing / Arrangement / Facility Fee	As specified in the FOL and/or applicable Schedule of Charges (SOC).
Documentation / Amendment / Renewal Fee	As applicable under the FOL and/or SOC.
Valuation, legal, registration and insurance	Actual third-party or agreed charges, as applicable.
Early Settlement / Prepayment Charges	As per the FOL / SOC, subject to applicable law.
Late Payment / Default Interest or Charges	As per the FOL and applicable law.
VAT	As applicable under UAE law.
8. Security Requirements	
Security will depend on the nature and purpose of the facility and the customer's credit assessment. The security package may include any of the following where applicable. The security interest where applicable will be registered with Emirates Integrated Registries Company (ERIC) and/or any other relevant authority or registry as required by applicable laws, regulations and Bank's approved security requirements.	
Real estate mortgage	Mortgage over eligible property where approved and legally perfected.
Asset charge / pledge	Charge over financed or other acceptable assets, equipment or deposits where applicable.
Receivables / rental / contract assignment	Assignment of approved receivables, rent, project proceeds, insurance or contractual rights where applicable.
Guarantees	Corporate and/or personal guarantees where required.
Other security	Existing security package and/or additional collateral, undertakings or reserves as specified in the FOL.
9. Customer Obligations	
Use of Funds	Use the loan only for the approved purpose.
Repayment	Maintain sufficient funds to meet repayments when due.
Information	Provide financial statements and other information as requested by NBF. Provide complete, accurate and up-to-date information and documents. Maintain valid trade licenses, KYC documents, constitutional documents and authorized signatory records.
Security / Insurance	Maintain required security, registrations, valuations and insurance.
Facility Compliance	Comply with financial covenants and other agreed facility conditions.
Notify NBF	Promptly disclose material changes affecting the business, project status, financial position or security.

10. Customer Rights

Subject to applicable laws and regulations, eligible customers may receive clear information about the facility, its fees, risks and terms before signing;

obtain relevant contractual documents;

raise complaints through NBF's published channels without charge; and receive advance notice of material changes where required.

Where required by applicable law, customers may request the reason for rejection of a credit application in writing, except where disclosure is restricted or prohibited by law or regulation.

11. Important Warnings

- The loan is subject to NBF's credit approval and the terms of the Facility Offer Letter.
- Repayments must be made on the agreed dates, even if business income, rental income, project completion or asset-sale proceeds are delayed.
- Failure to make repayments on time may result in late payment charges, additional interest, adverse credit reporting and may affect the customer's credit standing.
- In the event of continued default, NBF may initiate recovery proceedings, enforce applicable security or guarantees and recover associated costs, subject to the facility documents and applicable laws. Enforcement of security may not fully settle the outstanding debt.
- Floating interest rates may increase, resulting in higher borrowing costs.
- Foreign currency loans may increase repayment obligations in AED terms due to exchange rate movements.
- A large final bullet or balloon payment may require refinancing or asset disposal, which is not guaranteed.
- Early settlement or prepayment may be subject to applicable charges, as specified in the Facility Offer Letter and in accordance with applicable regulations.

12. Cooling-Off Period

Customers may cancel the facility within five (5) business days of signing the Facility Offer Letter, subject to applicable terms and conditions. The facility will not be made available until the cooling-off period expires.

Customers may waive the cooling-off period by providing written instructions to NBF, allowing the facility to be made available earlier, subject to completion of all applicable requirements.

Where cancellation occurs during the cooling-off period, any applicable fees or charges will be communicated to the customer in accordance with applicable laws and regulations.

13. Customer Support / Complaints

Customers may contact NBF through its Call Centre on **600565551**, website (www.nbf.ae), branches or other published complaint channels. Complaints are handled free of charge. NBF will acknowledge complaints in writing within two business days, provide a reference number and issue a final written response within 30 business days. Unresolved complaints may be referred to Sanadak (www.sanadak.gov.ae), subject to its eligibility requirements.

14. Changes to Terms and Conditions

NBF will provide SME customers with at least 60 calendar days' prior written notice of changes to the facility's terms and conditions, including fees, in accordance with applicable CBUAE regulations. Interest-rate adjustments made under an agreed floating-rate mechanism will follow the terms disclosed in the FOL.

15. Customer Acknowledgement

I/We acknowledge receipt of this Key Facts Statement before entering into the facility agreement and confirm that I/we have been given the opportunity to review the product features, fees, risks and obligations and seek clarification where required. I/We understand that the approved facility terms will be governed by the FOL and related documents.

Company Stamp	Date
Authorized Signatory	**Signature / Stamp**