



Key Facts Statement: Investment Products (Mutual Funds / Fixed Income Securities)

This Key Facts Statement (“KFS”) provides important information and features regarding buy or sell transactions in the investment products like Mutual Funds and Fixed Income Securities. You should read this document carefully and you should seek independent advice if you are unable to understand any terms. The Saudi National Bank, Kingdom of Saudi Arabia in the United Arab Emirates (“SNB UAE”) acts as a distributor of these investment products and the buy or sell transactions are executed by SNB UAE on behalf of the customer as an agent of the customer duly appointed under the Terms & Conditions governing the Investment Account Services.

These products are issued or managed by third parties and they are not deposits or obligations of, or guaranteed by, SNB UAE or its affiliates (unless specifically stated). This product is regulated by the Securities and Commodities Authority (SCA).

Mutual Funds:

Mutual funds are an ideal way of investing across diversified asset classes and securities as it grants you access to investment markets which an individual may not be able to access directly. Mutual fund is a professionally managed financial investment vehicle made up on a pool of money collected from several investors to invest in securities like stocks, bonds, money market instruments and so on.

- Mutual Funds are pooled investment vehicles, which invest across equity and / or bond instruments as per a predefined objective. Investment experts and professional fund managers manage these mutual funds.
- There are different types of mutual funds such as Open Ended Funds, Closed Ended Funds, Fixed Maturity Plans, Exchange Trade Funds (ETFs) and Index Funds.
- SNB UAE has entered into distribution agreements with global / regional asset management companies to make available their mutual fund products to its customers. For details on these asset management companies including prospectus and factsheets please refer to uae.alahli.com

Fixed Income Securities:

Fixed Income Securities (“FIS”), also referred to as Bonds, means interest or non interest-paying bonds, notes, bills, money market instruments that are issued by entities like governments, government agencies, supranational agencies, municipalities and corporations.

- The above bonds can be subscribed by the customers, which would pay periodic interest payments and are redeemable at maturity (in accordance with its terms).
- This includes all categories of bonds, eg. Fixed Rate Bonds, Zero Coupon Bonds, Floating Rate Notes, Callable Bonds, Puttable Bonds, Convertible Bonds, Perpetual & Preferred etc.
- Such bonds are offered on execution basis only and traded via investment banking intermediaries which manage the primary offering and/or secondary market offering via their sales & trading desks. All FIS are subject to availability and sourcing ability of SNB UAE via such intermediaries.

Signature & Date		
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Fees and Charges: Mutual Funds

- In order to invest in a mutual fund, the customer is required to make a maximum payment of an upfront charge of 5% on each subscription account.
- Exit / Surrender Charges: As per fund house provider. Refer to fund product terms and conditions available at uae.alahli.com for details.

Fees and Charges: FIS / Bonds

- In order for the customer to subscribe to any bonds, the customer would need to pay a maximum amount of an upfront charge of 3% on each subscription/redemption account.
- A payment of a maximum amount of 1% is required on each portfolio transfer amount.
- Exit / Surrender Charges: As per investment banking intermediaries. Refer to product terms and conditions available at uae.alahli.com for details.

⚠ WARNINGS:

- Investments in mutual funds or bonds are subject to investment risks and fluctuations in value, which may lead to possible loss of principal invested. Prices can go up or down and past performance is not in any manner indicative of the future performance.
- Past performance is not indicative of future results; and the returns can vary depending on the market conditions and that the same are not guaranteed or assured by any entity.
- Investors should refer to the bond prospectus / offering document, and other approved material to ascertain and assess the risks and return potential of their investment.
- Some of the risks include but not limited to: - Liquidity Risk; Market Risk; Interest Risk; Insolvency Risk; Currency Risk; Operational Risk; Credit Risk; Re-investment Risk.

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Important Information:

1. Any capitalized term used in this KFS has the meaning given to it in SNB UAE's terms and conditions applicable to this product.
2. This is a Key Facts Statement. It is not an offer from SNB UAE to provide you with Mutual Funds and/or Fixed Income Securities. This product is offered by SNB UAE at SNB UAE's sole and absolute discretion. SNB UAE reserves the right, at any time, without liability or penalty to refuse to provide this product.
3. The Customer shall submit to SNB UAE all documents that SNB UAE may require, and must inform SNB UAE of any change in the information provided at the time of making an initial request.
4. SNB UAE reserves the right, at its absolute discretion, to add / amend / delete / cancel any of the terms and conditions and will provide customer with sixty (60) days written notice prior to making such changes.
5. All the information / options provided by SNB UAE are for the Customer's informed decision making and this will not be deemed as a specific advice or recommendation.
6. Consequences for failing to meet SNB UAE's terms and conditions at any point either before or during the Customer relationship may lead to rejection of request / service, imposition of penalties or closure or conversion of account as deemed suitably by SNB UAE.
7. The detailed terms and conditions are available on SNB UAE's website at uae.alahli.com.
8. The Customer agrees to pay all applicable fees, costs, charges and expenses of SNB UAE in connection with the provision of Mutual Funds/Fixed Income Securities. Details of such fees, costs, charges, and expenses are set out in the relevant request, the relevant offer letter or the Schedule of Charges. The Schedule of Charges is available on SNB UAE's website at uae.alahli.com.
9. Information provided here does not constitute any offer or solicitation to buy or sell any mutual fund or a bond.
10. The Customer understands and hereby acknowledges that SNB UAE is not providing any advice in respect of the Investments in any manner and that SNB UAE does not have any obligations whatsoever neither at the time of receiving the Instructions from the Customer nor at any time thereafter during the currency of the Customer's Investments to monitor, analyze, review and apprise the performance of the Investments and inform the Customer.
11. These products are issued or managed by third parties and they are not deposits or obligations of, or guaranteed by, SNB UAE or its affiliates (unless specifically stated).
12. Investment products are not available to U.S. persons and may be restricted for other specific residents / nationalities.
13. SNB UAE only acts as a distributor for the product and the transactions are customer transactions and are placed on best effort basis and subject to the settlement cycle of the specific product. There is no guarantee or confirmation of the price at which the transaction is executed before the settlement cycle. Execution price is known only after the transaction settlement with the respective intermediary.
14. Your ATM PIN, Online Banking credentials and cheque-book must be kept safe at all times to avoid any fraud or misuse. SNB UAE staff will never contact you for your PIN, One-Time password or your online login credentials.
15. For any complaints or inquiries, please call us on 800 55000 or write to uaeservice@alahli.com
16. In the event of conflict between the information provided in the KFS and the SNB UAE Investment Account Services Terms and Conditions, please note that the SNB UAE Investment Account Services Terms and Conditions shall prevail.

Signature & Date		
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⚠ Attention

1. Cooling-off period: Cooling-off Period allows a client a window to withdraw the consent to subscribe a particular financial product. Mutual Funds or Bonds transactions are subject to a Cooling-off Period however due to the price sensitive nature of the transaction and dependency on investment markets, you as an investor will need to waive off the right to a Cooling-off Period which means that you will be agreeing to an immediate commitment and taking a decision on your own.
2. Currency Conversion service may be affected by changes in foreign currency exchange rates.

Customer Acknowledgement:

In signing this Key Facts Statement below, I hereby acknowledge that I have read, reviewed and understood the terms of the Mutual Funds and Fixed Income Securities Key Facts Statement, the Schedule of Charges and the terms and conditions document in connection with the Mutual Funds and Fixed Income Securities mentioned above.

Customer Name	
Customer CIF #	
Signature & Date	