

EDB360 - KEY FACT STATEMENT

BANK ACCOUNTS

S. No.	Category	Condition
1	Onboarding/Account Opening Charges	Nil
2	Account Maintenance Charges	Nil
3	Minimum Account Balance	Nil
4	Account Types	1 Current Account; Up to 9 active Savings Accounts; Up to 9 active Fixed Deposits
5	Local Transfer Charges within EDB	Nil
6	Local Transfer Charges outside EDB - within UAE	Nil
7	Transfer Charges outside EDB – outside UAE	Not Applicable
8	Current/Savings Account Closure Charges	Nil
9	Minimum Amount for Fixed Deposits	AED 5,000
10	Fixed Deposit – Early Withdrawal Charges	Interest payout to be at 1% lower rate than the FD rate

DEBIT CARDS

S. No.	Category	Condition
1	Debit Card Onboarding Fees	Nil
2	Debit Card Annual Fees	Nil – Lifetime free
3	Number of Cards per Customer	Maximum 10 active cards
4	Total Daily Transaction Limit	Up to AED 250k across all customer cards
5	Per Transaction Limit	AED 50k
6	Forex Markup Charges	3.15% (ISA Fees: 1.15%; FX Markup: 2.00%)