

IMPORTANT NOTICE

We have made various enhancements in line with the regulatory requirements applicable to Consumers as defined in the applicable regulations of the Central Bank of UAE.

New Sections on the Website

New sections have been added to the Bank's website in line with the Consumer Protection Regulations to help our clients make informed decisions.



Important Information – A new section entitled "Important Information" has been added covering the below elements:

- ▶ **Key Fact Statements** – A Key Fact statement provides a concise summary of various products and services offered by the Bank, namely
 - Financial Products
 - Advisory Services
 - Discretionary Portfolios
 - Secured Lending
 - Equity release on real estate
- ▶ **Risk Disclosures** – It's important to read and make a note of key risk factors before subscribing to a product or service. Various documents have been added covering the key risks that you should consider:
 - Risk Disclosure Statement
 - Understanding Leverage & Interest Rate Risk
- ▶ **Schedule of fees & charges** – This provides you the details of the applicable fees and charges applicable to the services provided by the Bank covering:
 - Investment services
 - Banking Services
 - Equity release on real estate
- ▶ **Form centre** – The Form centre will be hosting key terms and conditions and important documentation covering various services offered by the Bank.
- ▶ **Foreign Exchange Rates** – This section will provide you the exchange rates for the key currency pairs.
- ▶ **Notices** - A section has also been added for Important Information and Notices to keep you informed of important announcements.



Mutual Funds

A dedicated page has been added covering the details of the key funds available to you to choose from. The page covers important information on each individual fund along with latest related fact sheets.



Change of the Notice period for Consumers – Terms of Business

The minimum Notice period applicable to Consumers has been increased from 30 days to 60 days. The revised Notice period applies to changes of terms and conditions as well as to termination of all product or service offerings.



Customer Complaints

In compliance with the applicable regulatory requirements, a dedicated section has been created under "Contact Us" to which you can direct your complaints. These will be reviewed diligently by the Bank and we will promptly share the outcome with you. You can also reach out to us at customer.care@eibank.com

We believe all these improvements will further enhance your overall banking experience with EIBank..