



Key Fact Statement for Discretionary Mandate

The below table provides a summary of the key facts and risks associated with the services that EIBank may provide you under the terms of a signed Discretionary Mandate Addendum. We will open a designated "Discretionary Portfolio" under your Client ID to be utilized towards our Discretionary Mandate to subscribe to various Financial Products.

Key Facts	Main characteristics
Description →	<ul style="list-style-type: none">• EIBank offers you an access to invest in various financial instruments collectively referred to as "Financial Products" broadly covering Global, Regional and Local stocks listed on Global, Regional and UAE exchanges, fixed income bonds across various issuers and across various maturities, Exchange Traded Funds Collective Investment Schemes (Mutual Funds), Deposits and any other customized products. (Note – Refer to the Key Fact Statement on "Financial Products")• By signing a Discretionary Mandate Addendum, you instruct EIBank to manage the Specified Discretionary Portfolio on your behalf, at EIBank's discretion without specific prior instructions from you.• In other words, EIBank will be authorized to perform in its own name, but for your account and at your sole risk, all actions EIBank deems appropriate or useful to the management of the Portfolio, such as all banking transactions; purchase and sale of securities, warrants, derivatives, structured products, currencies, indices and commodities; securities lending transactions; placement of fixed-term deposits and fiduciary investments; investments in collective investment schemes which include but are not limited to open or close ended funds, credit funds, hedge funds, private equity and other similar structures investing in alternative investments such as real estate or trade finance, etc., upon terms and conditions determined by EIBank.• EIBank will manage the Portfolio taking into account the investment objectives and restrictions if any, set out in the Discretionary Mandate. All the invested securities will be held on your behalf by EIBank and will be reported on your Monthly Portfolio statement.
Fees & Charges →	<ul style="list-style-type: none">• EIBank will charge you Management Fees in return for performing the services under this Mandate. The fees and charges will be as per the terms of the Discretionary Mandate and will be debited to any of your accounts with EIBank without the need for further instructions from your side.• EIBank has the right to amend the applicable fees and charges at any time and you shall be informed of any change in the way agreed with EIBank.• You will also be charged management fees by collective investment schemes, including those that may be affiliated to or managed by EIBank.• Any execution or other fees paid by EIBank for the execution of trades will be charged to you.
Terms & Conditions & Notice period →	<ul style="list-style-type: none">• All investments made on your behalf will be made in line with the investment mandate and the investment objectives and restrictions set out in the Discretionary Mandate, and in line with the Terms of Business signed by you at the time of account opening. Please refer to the Terms of Business and the Discretionary Mandate Addendum (link pasted).• In case there are any changes to the Terms, EIBank will give a 60-day prior written notice of the change.

Important points

Details

EIBank's Liability →

- EIBank is not liable to you for the investments made in accordance with your investment objectives and restrictions as set out in the Discretionary Mandate.
- EIBank does not guarantee that you will recover your capital in full; that you will obtain returns on your investments; or that any individual asset or your Portfolio as a whole will perform to any degree of satisfaction.
- In fulfilling the Mandate, EIBank shall render only the services specified in the Discretionary Investment Mandate Addendum and exclusively for the specific account.

Risk Factors →

- When signing the Discretionary Mandate, you will confirm that you understand the consequences of providing EIBank with the discretionary authority to make and manage investments on your behalf; and you will declare that you will assume the said risks and solely bear responsibility for any losses.