



Key Fact Statement for Financial Products

The below table provides a summary of the key facts and risks associated with the “Financial Products” in which you may choose to invest using your Investment Account with EIBank. The Financial Products domain covers various marketable securities like local and global equities, bonds, Exchange Traded Funds (ETF), mutual funds, deposits, structured products, etc.

Key Facts

Main characteristics

Description →

- 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, bonds across various issuers and across various maturities, Exchange Traded Funds, Collective Investment Schemes (Mutual Funds, Alternate Funds), Deposits and any other customized products. Being financial market instruments, all Financial Products carry credit and market risks among others, and you incur the risk to lose the invested capital. Refer to the “Risk Factors” section below.
- Through your EIBank account, you can buy/sell into any of the above Investment based on your own independent assessment of the risk associated with the respective security.
- All these securities will be held on your behalf by EIBank with its custodians and will be reported on your Monthly Portfolio statement.

Fees & Charges →

- You will be charged Execution Fees on all transactions in any of the Financial Products.
- You will also be charged Custody fees on your Investment holdings.
- Please refer to the full Schedule of charges for the details of the charges associated with the respective securities.

Terms & Conditions & Notice period →

- All investments made on your behalf will be made in line with the “Terms of Business” signed by you at the time of Investment account opening. Please refer to the Terms of Business (link pasted).
- If EIBank introduces changes to the Terms, we will give you a 60-day prior written notice of the change.

Risk Factors

Details

Issuer Risk →

- You will be exposed to the credit risk of the Issuer of the underlying Financial Product. If the Issuer is not able to make a payment or becomes insolvent, you could lose some or all of your investment.

Market Risk →

- Market risk may have a negative impact on the value of an investment in the Financial Product and on the return on investment you may expect. Market risk is the risk associated with the effect of changes in market factors such as interest and foreign exchange rates, equity and commodity prices, volatility of the value of assets and liabilities held for the short or long term.

Liquidity Risk →

- Most Financial Products are subject to Liquidity risk. Liquidity risk is the risk that, for a certain period, a given financial asset, security or commodity cannot be traded quickly enough in the market without impacting the market price. EIBank will make reasonable efforts to provide indicative bid and offer prices for the respective security on a regular basis under normal market conditions. However, EIBank does not have an obligation to provide prices for the respective Financial Product. Liquidity of the Product in the secondary market may be limited depending on the market conditions.

Currency Risk →

- If your reference currency is different from the currency in which the Financial Product is denominated, you will bear the currency risk between the two currencies. The fluctuations in exchange rates could have an adverse effect on the value of an investment in the Product or on the return expected from that investment, even if the redemption amount would otherwise provide for a positive return.

Reinvestment Risk →

- The Financial Product may be redeemed prior to its maturity (be it by declaration of the issuer or as a result of certain events specified in the terms of the Product). In such case, the early redemption amount may be significantly below the issue/purchase price paid and the redemption amount payable at maturity. You may not be able to reinvest the early redemption amount in a financial instrument with the same profit potential and you may incur additional transaction costs as a consequence of a reinvestment of the early redemption amount.

Other Risk Factors →

- Please refer to the offer document/prospectus of the respective underlying security to get detailed information on the risk factors associated with the respective security.
- It is critical that you note that past performance of an Investment is not a reliable indicator of its future performance. You should never base your decision on investing in any instrument solely on the presented past performance.
- Before investing in a Financial Product, you should consider the risks associated with the investment in light of your financial situation, objectives and needs and seek full and independent financial, legal, tax and/or other professional advice.