

KEY FACTS STATEMENT

CASH MANAGEMENT SOLUTIONS

Category	Payment Solutions	Liquidity & Account Services	Collection Solutions
Key Solutions	<ul style="list-style-type: none"> Cheque Digital Printing Online Request Cheque Book Issuance Salaries, Utilities, and Dividends Setup Direct Debit for Utilities 	<ul style="list-style-type: none"> Sweeping Multi-Bank Reporting 	<ul style="list-style-type: none"> Cash/Cheques Pickup Smart Cash Deposit Machine Remote Cheque Scanning Direct Debit Receipts Virtual Accounts Cheque Warehousing Point of Sale (POS) Solutions

Eligibility

- ADIB shall have the sole right to decide the mode and manner of providing the Cash Management Services and/or to decide the eligibility of the Customers to avail certain Cash Management Services at any time, the terms governing the Cash Management Services available at [please insert link to the terms] shall be integral part of this Key Facts Statement. In the event of conflict between former and the latter, the former shall prevail

KEY FEES

Any payments made by the Customer to the Bank under these products and services provided shall be exclusive of VAT. The Customer shall pay to the Bank an amount equal to any VAT, if and /or when it becomes applicable, in addition to and at the same time as such payments are made. For more detailed fees and charges please refer to the Schedule of Charges (SOC) available on our website <https://www.adib.ae/en/pages/business.aspx>

	Via Branch	(ADIB Direct) Online Banking
Cash pick-up (per pick-up)	AED 85	N/A
Cheque pick-up (per pick-up)	AED 85	N/A
Cash and cheque pick-up (per pick-up)	AED 100	N/A
Ad-hoc Cash pick-up / Cash Delivery (per trip)	AED 500 Same day, AED 300 Next day	N/A
ICCS Implementation and onsite technical installation charges (optional)	N/A	AED 1,500
Remote Cheque Scanning Service Fees	N/A	AED 300/Month or AED 3,600/Year
Courier Charges – Per Delivery	AED 30	N/A
Corporate cheque printing charge (per cheque - client side)	N/A	As per requirement
Corporate cheque printing charge (per cheque - bank side)	N/A	AED 10
Corporate cheque printing implementation (manual)	N/A	AED 1,500
Positive pay per cheque	N/A	AED 5
SCDM 1,200 notes capacity including 2 times pickup and processing (per SCDM)	AED 1,500 per month per machine	N/A
SCDM 2,500 notes capacity including 2 times pickup and processing (per SCDM)	AED 2,500 per month per machine	N/A
SCDM 4,000 notes capacity including 2 times pickup and processing (per SCDM)	AED 3,200 per month per machine	N/A
SCDM 10,000 notes capacity including 2 times pickup and processing (per SCDM)	AED 4,000 per month per machine	N/A

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Shari'a Structure

- Varies according to proposed solution and nature of the transaction, for more details please refer to the related agreement(s).

Key Terms and Conditions

"Subject always to the General Terms and Conditions for Accounts and Islamic Banking Services (Non-Individual Customers). Please refer to ADIB Website <https://www.adib.ae/en/business>), in addition to Cash Management Solutions Terms and Condition available on our website" <https://www.adib.ae/en/SiteAssets/adib-direct-TCs.pdf>"

- The Customer shall furnish ADIB with a full and accurate list of Authorized Person(s) appointed by the Customer, who is/are authorized to give Customer Instructions to ADIB along with the relevant authorizations.
- The Customer shall comply with the Security Procedures and any other reasonable instructions ADIB may issue to the Customer in respect of the Cash Management Solutions.

The Customer appoints ADIB as the Customer's agent on its behalf to request any institution to supply any information about the Customer or the Customer's accounts and /or to issue instructions to third parties to give effect to a Customer Instruction as the Customer's agent.

- Either party may terminate the Cash Management Services in whole or in part on not less than (30) thirty Business Days written notice to the other party or with immediate effect by written notice to the other.
- The Bank reserves the right to amend the terms and conditions. In the event of any permissible changes to the terms and conditions of General Terms and Conditions for Accounts and Islamic Banking Services (Non Individual Customers) or applicable fees and charges, the Bank will provide the customer with written notice 60 days in advance of the change coming into effect.

Documentation

Additional documents may be requested according to ADIB policies and procedures

- The application form and/or the agreement for each solution filled and signed by the authorized signatory(ies)
- Emirates ID for the signatories

WARNING

The Customer shall ensure the authenticity, reliability, validity, accuracy and completion of any information, details, contents, materials, communications or documents required from the Customer to provide the Cash Management Services and in case of any discrepancy therein, The Customer shall be solely responsible for any loss and/or damage suffered or liability, non-payment, wrong payment or delayed payment caused directly or indirectly as a result of such discrepancy.

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APPLICANT ACKNOWLEDGEMENT

"I/We, the undersigned hereby declare that I have read, understood and accepted the above Key Facts Statement, Accordingly I hereby sign."

Authorized Signatory Name

Authorized Person's Signature and Date