

Please read this document carefully and sign digitally or physically only if you clearly understand and agree to the content of the Key Fact Statement (KFS). This Key Facts Statement document is for information purposes, summarising key product features of the investment Credit Card offered by Finance House a licensed financial institution by the Central Bank of the UAE. This document should not be regarded as an offer of credit facility and is not intended to replace any Product Terms and Conditions of Finance House. This Key Facts Statement is provided to support for you ("you", "Consumer" or "Customer") compare this product with similar products offered by other Financial Institutions.

PRODUCT FEATURE:

Product Name:	Investnation Credit Card
Offered to:	Client of investment with a verified investment account
Currency:	₪ (UAE Dirham)
Credit card limit	Max limit ₪250K

FEES AND CHARGES:

Registration Fee:	Free
Principal Card Annual Fee:	Free
Retail & Cash Interest Rates:	• Retail - 1.25% per month • Cash - 1.25% per month (15% annually)
Instalment Payment Plan Interest Rate Balance Transfer & Easy Cash	0.99% per month
Early Settlement of IPP Instalment Payment Plan	₪100 + (remaining interest according to the tenor period)
Cash Advance Fee: (ATM)	1.25% of the Cash withdrawal Amount or ₪200, whichever is higher
Cash Now Processing Fee:	Free
Cash Now Interest Rate:	1.25%
Cash Withdrawal Limit:	Up to 90%
Cash Now Interest Rate in case of non-payment:	1.25%
Foreign Currency Transaction Fee:	2.85%
Credit Shield Fee:	0.25% per month on the Outstanding Amount
Cheque Return Fee:	₪300
Late Payment Fee:	N/A
Over Limit Fee	₪50
Sales Receipt Copy (Credit Card Transaction Slip)	₪65
Clearance Letter:	₪50
Liability Letter:	₪50
Card Replacement Fee:	₪75
Overseas Cheque Fee:	₪75 (in addition to actual cost)
Duplicated Statement:	₪45 (per monthly statement)

IMPORTANT NOTES:

- Above mentioned fees and charges **do not include** Value Added Tax (VAT)
- All Fees & Charges mentioned above are subject to change, for more information please visit: www.fh.ae
- Charges for services, which are not included in this guide, are available upon request.
- Penalties may apply in case the Customer fails to fulfil his/her obligations as per the Finance House Consumer Banking Terms and Conditions before and during his/her relationship with Finance House.
- This secured credit card issued against your investments with Finance House Capital which are under lien while this credit card is issued by Finance House.
- Customers can opt- out of the Credit shield by calling the helpline.
- Customers may access their periodic transaction account statements through channels made available by Finance House, including the Investnation App and the customer service helpline.
- You are required to fulfil your obligations as per the Product Terms and Conditions, that should be read in conjunction with this Key Facts Statement.
- To retain and safeguard the Customer's banking correspondence in a secure manner for future reference.
- To ensure the accuracy of any account statements and/or transaction records issued to the Customer.
- The Customer shall be responsible for promptly notifying Finance House of any changes to their contact details or identification information, or upon request by Finance House.

IMPORTANT CONDITIONS:

Change in Terms and Conditions:	Detailed Terms & Conditions are available on the Finance House website at the following link : https://www.financehouse.ae/wp-content/uploads/2021/11/Platinum%20T&Cs.pdf . Finance House reserves the right to change the Terms & Conditions, with a 60-days prior notice to customer.
Raising a Complaint:	You can raise / register a complaint in the following manner: • Call our 24/7 customer service number 600 511114 or email us at customerservice@fh.ae • Visit us at your nearest Finance House branch and speak with our customer service representative • Mail us at our Complaints Management Unit, P.O. Box 7878, Abu Dhabi Finance House will endeavour to resolve your complaint within 2 to 5 working days. However, due to unavoidable circumstances, where we exceed the agreed timeline, our staff will contact you to explain the reasons for our delay and agree with you on a new timeline. If we are unable to resolve your complaint to your satisfaction, you may raise your grievances to our regulator: with "Sanadak" provided by the Central Bank (www.sanadak.gov.ae)
Sharing Customer Information:	Finance House takes every effort to treat its customer's personal information as highly confidential. However, there may be instances where it would be mandatory for Finance House to share your information with any competent court, regulator or authority pursuant to any relevant law, regulation or legal process and procedure to which Finance House (including any of its branches, subsidiaries, or agents) is a subject.

WARNINGS:

- You should not share your Card details and/or PIN with anyone. You should also not share the OTP (One Time Password) sent by Finance House when performing a financial transaction that requires further validation of your request. In case, your card is compromised or lost/stolen, you must contact Finance House immediately to block the card.
- If you do not meet the repayment/payments due on your card on time, your outstanding with Finance House will go into arrears. This may affect your credit rating, which may limit your access to finance/ financing in the future and possible legal action may be taken against you.
- You are required to provide Finance House with your up-to-date contact information and to notify us promptly of any changes. Finance House will not be responsible for any consequences that may arise due to failure to update your records.
- You are required to provide Finance House with copies of your updated documents at all times (Emirates ID, Passport, Visa, Trade License, if applicable etc.). Not providing these documents might result in transactions on your card being restricted/ blocked.
- In instances where a Secured Credit Card was issued to you by obtaining a lien on the investment funds held by Finance House Capital PJS (FHC) as security, any non-payment of your monthly minimum amount due may result in the liquidation of investment funds held by Finance House Capital and any outstanding dues recovered.
- You may cancel your card by placing a request via the call center or by visiting any Finance House branch during working hours and after settling total outstanding balances.
- You are required to fulfill your obligations as per the Product Terms and Conditions, that should be read in conjunction with this Key Facts Statement.
- Payment Options:
 - Customers can add funds to their investment Vault Card and transfer them to their investment Credit Card directly through the investment mobile app!
 - Over the counter payment at Finance House branches.
 - Online EasyPay option through www.financehouse.ae/easypay.
- Card cancellations are subject to policy terms. Investment funds will be released 45 days from the date of card cancellation, after adjusting any outstanding amount or once the outstanding balance is cleared by the customer.

INTEREST CALCULATION:

Interest Calculation Example: The following is an illustration of how interest is calculated on a Finance House Credit Card. For this example, we will assume the following details:

• Interest rate – 1.25% per month • Statement date – 12th of the month • Due date – 2nd of the month	
Assume the customer makes a purchase of ₹ 2,000 on January 11 th , 2025. The interest on the customer's purchases will be calculated as follows:	
Total Outstanding on 12 th January – Statement of Account date	₹ 2000
Payment made on the Payment Due Date – 2 nd February (minimum payment of 5% is required)	₹ 100
Total Outstanding carried forward	₹ 1900
Interest calculation for 12 th February statement @ 1.25% per month	
On ₹ 2,000 from 11 th January to 1 st February	₹ 17.7
On ₹ 1,900 from 2 nd Feb to 12 th Feb	₹ 8.4
Total interest charged on 12 th February Statement of Account	₹ 26.2

CUSTOMER CONSENT AND ACKNOWLEDGEMENT:

I/We acknowledge the receipt of and understanding of this Key Fact Statement in respect of my/our request for Investnation Credit Card. I/We also acknowledge that I/we have understood the product/service features, pricing, benefits, risks, fees and our rights and obligations as detailed in the Key Fact Statement and as explained by the representative of Finance House. I/We acknowledge and agree that the provisions and conditions illustrated herein is at the discretion of Finance House and is subject to its terms and conditions, which may be revised from time to time.

I/we understand and accept that my/our expressed consent is required for Finance House to collect process and share my/our personal information. The information provided by me/us will be shared and retained, in accordance with applicable law concerning data security and privacy protections to safeguard my/our interest as per specifications of the Central Bank of The United Arab Emirates. I/we have the right to withdraw my/our expressed consent for the processing or sharing of my/our information except for the services which requires such consent for the Finance House business operations.

☐ I/we give my/our expressed consent for Finance House to collect, process and share my/our personal information

☐ I/we DO NOT give my/our expressed consent for Finance House to collect, process and share my/our personal information

Cooling Off Period:

I understand that I may reconsider and cancel this Application within five (5) business days from the date of submission, therefore and unless I notify Finance House to cancel my Application within this period or waive my right to cancel by ticking the box, the requested underlying product will not be made available before the lapse of five (5) business days from the date of submission.

☐ I/we give my/our expressed consent to waive my/our right to the cooling period and authorize Finance House to proceed with my Application as per Finance House normal conduct of business.

CUSTOMER:

Customer Name: _____

ID Number Either: Emirates ID: _____ Passport Number: _____

Customer Signature: _____ Date and Time: _____

FINANCE HOUSE REPRESENTATIVE:

Staff Name: _____ Staff ID: _____

Signature: _____ Date and Time: _____