

What is Thematic Investment? (Powered by WelInvest)

Thematic Investing is a collection of investments in financial instruments that are selected and rebalanced for you according to the market opportunities. The platform offers various multi asset portfolios and focused investment themes to cater to different preferences and risk appetites. Investors will have full transparency and can monitor their investments through Mashreq Mobile platform and withdraw at any time without any additional fees or charges.

What does Thematic Investment offers?

- Wide range of multi asset portfolios with focused themes to cater to your investment preference and risk appetite
- Flexibility to invest lump sum or monthly investment plan
- Smart portfolio rebalancing option to bring your portfolio back to optimal asset allocation levels

Key features about Thematic Investment



Ease of Investing

Fast and easy digital set up without any additional paperwork.



Diversified Investing

Custom built portfolios that are invested into ETFs, Equities and Fixed Income to offer better diversification.



Low Minimum Investment

You can start investing with as low as USD 100 without any lockup period and can withdraw at anytime.



Transparent Pricing

You will be charged a Administrative fee of 1.25% per annum on total value of your investments. Applicable charges will be deducted on a monthly basis from the Cash balance allocated in your portfolio.



Portfolios are monitored by AI Algorithms

Your portfolios will be reviewed at regular intervals and a rebalancing option will be given to bring it back to optimal asset allocation level.

Key disclosures



(a) Thematic Investments is Third Party Product:

Thematic investing capability is offered by Planar Investments Private Ltd ("**WelInvest**") and are based on algorithm driven investment services. Mashreq, as a promoter of these strategies, is making Thematic Investments available to its existing customers via its digital banking platforms on an "as is" and "as available" basis, on behalf of WelInvest .



(b) Investment risk

Investing in financial products always involves risk. As a general rule, I/we should only invest in financial products if I/we understand the risks associated with them.



(c) Suitability and Appropriateness

Mashreq does not make any recommendations nor manage investment decisions on behalf of the customer. All decisions to buy or sell are solely made by clients. An extensive Risk Profiling questionnaire helps the customers to assess their investment profile and buy products that are aligned with their objectives, risk profile and investment time horizon.



(d) Cooling off period

Investment products are automatically executed in the markets. Once executed, investment transactions cannot be reversed. Hence, investment products cannot offer any cooling off period.



(e) Market Risk and Price Risk

Specific market movements of the underlying instruments. Fluctuations in foreign exchange rates, interest rates, movement in precious metal prices, commodities prices, securities prices and indices etc. cannot be predicted accurately. Payments or receipts under a transaction may be linked to changes in the particular financial market or markets and may be exposed to price volatility in that market or markets. You may sustain a total loss in excess of the committed amount and any margin or additional margin deposited with Mashreq.



(f) Risk-reducing Orders or Strategies

Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit your losses to the intended amounts, as it may be difficult or impossible to execute such orders either in accordance with your instructions, or at all, under certain market conditions. You will accept, and bear the risk, arising out of the execution or the non-execution of a "stop-loss" or "stoplimited" order.



(g) Currency Risks

Fluctuations in foreign currency rates may have an impact on your profit/loss where the transaction is denominated in a foreign currency or in a currency different from an original financial investment or transaction, or where you carry on your ordinary business or keep your accounts in a currency other than the base currency in which the transaction is denominated.



(h) Liquidity and Marketability

At certain times or under certain market conditions, it may be difficult or impossible to liquidate a position, to assess value or to determine a fair price. Certain equity or debt securities and money market instruments and, in particular, structured notes or customised products may not be readily realisable or marketable. There can be no certainty that market traders will be prepared to deal in them, and you should be aware that proper information for determining their current value may not be available.



(i) Counterparty and Credit Risk

You should be aware of the identity of, and find acceptable, the contractual counterparty with whom you may match.

Disclaimer

Past performance is not an indicator of future performance. The investments mentioned should not be construed as an offer to sell or a solicitation to buy any security or to adopt any hedging, trading or investment strategy and must not be relied upon as an investment. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product will be profitable, equal any corresponding indicated historical performance level(s), or be suitable for your portfolio..