

KEY FACT STATEMENT (KFS) FOR STRUCTURED PRODUCT:

A Structured Product is an investment vehicle designed by combining a money market investment with derivatives of underlying assets. A Structured Product gives the investor an opportunity to participate in the financial markets depending on the outlook they hold. Investment products can be structured as Capital Guaranteed with conditional coupon payout, or Non-Capital Guaranteed with Guaranteed Coupon Payout. There are many combinations possible in Structured Products with varying Capital Guaranty and Coupon payouts on different underlying asset classes.

Minimum investment Requirement	USD 50000
Key Obligations / Requirements	Existing active investment with Mashreqbank i.e. Investment Master Agreement and Client Profile Risk Assessment Questionnaire to be answered & signed by the client. Offering for High Net Worth Individual only
Interest Pay Out Frequency	Depending on the underlying Structured product, kindly refer to specific term sheet for additional information
Payout Structure	
Tenure	
Conditional Coupon Guaranteed Coupon Memory Coupon	
Fees & Charges	Fixed percentage of the Principal Amount in addition to the Principal Amount be paid by client on the Trade Date. (Maximum 1% of Principal Amount plus applicable VAT)
Terms & Conditions	Depending on specific structured product. Kindly refer to term sheet, bank reserves the right to change any or all the terms and conditions, provided the same is approved by the UAE Central Bank, as well as a 60 calendar days' notice to the clients.
Transaction Statements	Investment Portfolio Statement is issued to the registered e-mail address of Client on monthly basis and is also available upon Client request.
Responsibility	<ol style="list-style-type: none"> 1. Ensure all correspondence with the bank is always kept secure 2. Please ensure you review all statements and transaction notifications promptly as received from the bank 3. Client to review the illustration provided in the term sheet
Warning	<p>The Investment is issued under the Mashreq Investment Series, is non-transferable and non-negotiable. The Investment is designed for potential investors who are comfortable with the credit risk of the Issuer, the terms of the Investment, and the associated risks, including those provided on the Risk Disclosure Statement within 'Appendix-A' of the IMA and the Additional Key Risks set out in the Term Sheet.</p> <p>This Investment may NOT be principal protected (Capital Guaranteed) and may result in the complete loss of the Principal Amount. The Investment is designed for clients who are tolerant and acquainted with the risks associated with such investments.</p>
Early Redemption Fee	1% of Principal Amount plus applicable VAT (i.e. Maximum 1.05% of Principal Amount)