

To  
 The Manager:  
 First Abu Dhabi Bank PJSC  
 Branch: \_\_\_\_\_ Date: \_\_\_\_\_

Dear Sir/Madam,

<b>Account/Deposit Ref No.:</b>	
<b>Customer Name:</b>	

I/We hereby request you to:

**1. Open a new Fixed Deposit (FD) by debit to my/our above account and as per below details:**

Currency and Amount: (in figures and words) _____	
Tenor: _____	Start date: / / End date: / / Rate: _____ % p.a.*
On Maturity:	
<input type="checkbox"/> Rollover the FD with accrued interest for same tenor at the prevailing rate of interest.	
<input type="checkbox"/> Rollover principal amount for same tenor at the prevailing rate and credit interest to above account.	
<input type="checkbox"/> Pay maturity amount by credit to my/our above account	

\* applicable if cooling off period is waived, otherwise prevailing interest rate at the time of expiry of cooling off period applies.

**2. Open a new Smart Deposit (SD) by debit to my/our above account and as per below details:**

Currency and Amount (in figures and words) _____	
Start Date / /	Deposit tenor: <input type="checkbox"/> 2 yrs <input type="checkbox"/> 3yrs <input type="checkbox"/> 4yrs <input type="checkbox"/> 5yrs <input type="checkbox"/> 7yrs <input type="checkbox"/> 10yrs Interest Rate _____ % p.a.*
Interest Payout <input type="checkbox"/> Monthly <input type="checkbox"/> Half Yearly <input type="checkbox"/> On maturity	
<b>Maturity Instructions</b>	
<input type="checkbox"/> Rollover the principal with interest for the same tenor at the prevailing interest rate (SDs with interest payout on maturity)	
<input type="checkbox"/> Rollover the principal for the same tenor at the prevailing interest rate and credit the interest to the above account	
<input type="checkbox"/> Pay maturity amount by credit to my/our above account	

\* applicable if cooling off period is waived, otherwise prevailing interest rate at the time of expiry of cooling off period applies.

**3. Close the deposit prematurely and pay the proceeds by:**

- Credit to my/our account no. \_\_\_\_\_

**4. Close the deposit on maturity date, without renewal/roll over and pay the proceeds by:**

- Credit to my/our account no. \_\_\_\_\_

**CUSTOMER DECLARATION**

- I hereby apply for the account described herein and confirm that I have read and understood and hereby agree to, the General Terms and Conditions for Accounts (February 2022 – Version 2.0 – English) (the “**General Conditions**”) of First Abu Dhabi Bank PJSC (the “**Bank**”), which can be found at <https://www.bankfab.com/-/media/fabgroup/home/personal/terms-and-conditions/fab-general-terms-and-conditions-for-accounts.pdf?view=1>
- I understand and expressly agree that the Bank may unilaterally vary the terms and conditions applicable to our relationship by notice to me in accordance with the General Conditions.
- I acknowledge that I have read and understood and hereby agree to the terms of the Bank’s privacy statement (which can be found at <https://www.bankfab.com/en-ae/privacy-policy>) (the “**Privacy Statement**”) which explains how the Bank uses and discloses my personal data and my privacy rights.
- I hereby consent to the use of my personal data in accordance with the Privacy Statement. I acknowledge that the Bank will use my personal data in order to provide me with the financial services and products requested herein. I understand that I may withdraw the consent to the use of my personal data at any time however I understand that any such withdrawal of consent will not affect the validity of any prior use of my personal data by the Bank and that the Bank may continue to use my personal data in connection with its business operations.
- I hereby consent to the disclosure of my Confidential Information in accordance with the General Conditions and the declaration set out herein.
- I hereby consent to the Bank (or any delegate of the Bank) visiting me at my place of residence or employment.
- I acknowledge that I have read and understood the key facts statement related to the financial services and products requested herein (which can be found at <https://www.bankfab.com/en-ae/personal/key-facts-statements>) and I hereby consent to any conflicts of interest expressly disclosed by the Bank therein.
- (**OPTIONAL**) I wish to receive marketing and promotional material (by sms/email) related to the Bank’s products and services that the Bank considers may be of interest to me. I understand that I may withdraw the consent to such marketing and promotion at any time.

**COOLING OFF PERIOD**

Please note that you have a right to a cooling off period of 5 business days from the day you submit this signed form during which time you can change your mind and cancel your request free of any charges other than to the extent expressly referred to in the applicable key facts statement related to the financial services and products requested herein or as otherwise may have been disclosed to you by the Bank prior to signing this form. If you have paid any fees, these will be refunded to you minus any costs and charges that may have been incurred (to the extent these have been disclosed). If you wish to cancel, please contact us as soon as possible.

If you wish to exercise your right to a cooling off period, your request will only be processed on expiry of the cooling off period at the Bank’s prevailing interest rates at that time and without any further notice to you. Therefore, if you require the cooling off period to apply, the interest rate set out in this form may differ from the interest rate applicable on the expiry of the cooling off period.

The Bank is not obliged to provide you with the financial products or services requested herein until after the cooling off period has expired. If you require (or would like) access to the financial products or services requested herein immediately, you must waive your right to the cooling off period by choosing this option below. This is optional. You must understand that by waiving your right to a cooling off period, you will be agreeing to an immediate commitment to be bound by the relevant terms and conditions as specified herein.

- (**WAIVER OF COOLING OFF PERIOD (OPTIONAL)**) I hereby confirm that I wish to receive the financial products or services requested herein as soon as possible and I expressly waive my right to a cooling off period of 5 business days. In doing so, I understand that I will be agreeing to an immediate commitment to be bound by the relevant terms and conditions as specified herein.

Customer’s Signature: \_\_\_\_\_

- I hereby confirm that I would like to withdraw the Fixed Deposit request made on \_\_\_\_\_ (valid only within 5 business days of the request)

Customer’s Signature: \_\_\_\_\_

**For Bank use only:**

Customer’s signature(s) verified by \_\_\_\_\_

(CSR name and ID number)

FD opened / renewed / closed by \_\_\_\_\_ Date:            /            /

(Maker name and ID number)

Authorized by \_\_\_\_\_

(Checker name and ID number)

## CONFIDENTIAL INFORMATION DECLARATION

- 1.1** I hereby consent to the Bank disclosing any information relating to me that is, as a matter of law or contract, confidential in nature (“**Confidential Information**”), on a confidential basis:
- (a) to any Bank branch, subsidiary or other person controlled by the Bank, or any person under common control with the Bank, in each case, whether directly or indirectly and whether inside or outside the United Arab Emirates;
  - (b) to any agent, adviser, banker, broker, correspondent, dealer, nominee, market professional, contractor, vendor (including its subcontractors), custodian or other third party (a “**Delegate**”) that the Bank may appoint to provide any product or other service offered by the Bank (a “**Service**”), or facilitate the provision by the Bank of a Service to me, directly or indirectly or to remain competitive, in each case, to the extent necessary to enable the Bank to provide Services to me, directly or indirectly;
  - (c) to any professional adviser of the Bank;
  - (d) to any exchange, depository, clearing house or settlement system, swap data repository or trade repository (whether local or global), where the Bank or a Delegate is required to disclose such Confidential Information;
  - (e) to any actual or potential permitted transferee or assignee (or, in each case, any of their agents or professional advisers) of the Bank’s rights and obligations under the General Conditions or any terms and conditions governing a specific Service, which are supplemental to the General Conditions (“**Specific Conditions**”) or in connection with any business transfer, disposal, merger or acquisition undertaken by the Bank;
  - (f) to any rating agency, insurer or insurance broker, or direct or indirect provider of credit protection to the Bank in connection with the Services provided by the Bank;
  - (g) to the Etihad Credit Bureau, any other authorised credit reference agency or credit bureau or the Emirates Integrated Registries Company, and I fully acknowledge the consequences of such disclosure on my ability to access future financial products or services, whether from the Bank or any other party;
  - (h) as required by any applicable law;
  - (i) as required by any court, tribunal, regulatory, supervisory, tax, sanctions, governmental or quasi-governmental authority having jurisdiction over the Bank or that the Bank reasonably believes has jurisdiction over me;
  - (j) to any listed company or other type of entity (or its agent or nominee) in which I have an interest in securities which are held by the Bank as my nominee in circumstances where the Bank is obliged to disclose such Confidential Information as the holder, legal owner of record or custodian of those securities;
  - (k) as may be required in order to preserve or enforce any of the Bank’s rights or remedies against me; or
  - (l) as otherwise specified in the General Conditions or in any Specific Conditions.
- 1.2** I authorise the Bank to obtain information, on an ongoing basis, from the Etihad Credit Bureau, the Emirates Integrated Registries Company, the Central Bank of the United Arab Emirates, banks and other financial institutions, my employer, references or any other body as the Bank deems appropriate, about my financial and non-financial affairs which includes but is not limited to the details of my banking facilities, financial position, income, contact information and any other information relating to me (including personal data) which the Bank deems appropriate without any reference to me.
- 1.3** To comply with certain of its legal or regulatory obligations, I authorise the Bank to centralise the processing of my information in one or more locations inside or outside the United Arab Emirates.
- 1.4** I agree to the processing and disclosure of my information in accordance with this declaration and to the transfer by the Bank, or its Delegates on the Bank’s behalf, of my information to another country or countries for processing on behalf of the Bank. In this context, I acknowledge that my information may be accessed under legal proceedings outside the United Arab Emirates in such circumstances.
- 1.5** If there is any conflict or inconsistency between this declaration and the General Conditions, the General Conditions shall prevail to the extent of that conflict or inconsistency.