

- FAB MENA DIVIDEND LEADER FUND
- FAB MENA BOND FUND
- FAB GROWTH ALLOCATION FUND
- FAB CONSERVATIVE ALLOCATION FUND
- FAB BALANCED ALLOCATION FUND
- FAB SHARIAH MENA DIVIDEND LEADER FUND

Please tick in the box to confirm the following: I/We hereby confirm that:

- I/We have received a copy of the prospectus, supplement & KIID (Key Investor Information Document) and read and understood all documents including the risk factors listed therein and the terms and conditions set out in the "Subscription Agreement."
- I/We have sought professional advice as to the appropriateness of the Investment (if needed).
- I am/We are solely relying on the contents of the documentation relating to the Investment and not on any representations made by a FAB employee.

In addition, I/we further confirm the following:

- I/We understand that this Investment is not available for United States persons, as defined in Regulation S under the United States Securities Act of 1933.
- I/We understand that this Investment is NOT capital protected by the Bank at any given time during the term of the Investment.
- I/We understand that if I/we wish to redeem my/our Investment at a given Net Asset Value of the Fund, and I/we may receive back less than the initial amount invested.
- I/We understand that the Investment in the Fund is not suitable for short-term period.

**For the Customers who are availing Bank Leverage Facility:**

The Bank is not and shall not be advising the Borrower in relation to the profitability, viability or the suitability of investing in the Fund or of utilising the Facility to invest in the Fund. The value of the Fund may go up or down and by borrowing money in order to finance investment in the Fund, in the event that the Fund produces a negative return, the Borrower shall still be obligated to repay the Facility and all amounts relating thereto and the Borrower's losses in the event of the value of the Fund decreasing could therefore be magnified; even if the investment produces a positive return, if that positive return is less than the rate of interest and fees applicable to the Facility, the return on investment may not be enough to cover the cost of borrowing. The Bank may by notice in writing to the Borrower at any time in its sole discretion declare that the Facility is terminated, with the effect that the Bank's obligation to continue to make the Facility available hereunder shall immediately terminate and the entire principal amount of any loans under the Facility together with accrued interest and any fees and expenses in relation to the Facility shall become immediately due and payable without further notice of any kind and the Bank shall have the right to enforce any of its rights under this agreement.

I confirm all the above points:

Name(s)

(1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

Authorised Signature(s)

(1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

Date \_\_\_\_\_

**FOR BANK USE ONLY**

I/We hereby confirm that I/we explained the product to the investor, based on the terms and conditions set out in the Prospectus, relevant supplement & KIID (Key Investor Information Document) for \_\_\_\_\_ Fund.

Staff Name \_\_\_\_\_ Title \_\_\_\_\_

Contact Number \_\_\_\_\_ Date \_\_\_\_\_