

INVESTMENT AND SAVINGS ACCOUNT SCHEDULE

1. The entire amount deposited in an Islamic Investment Account or Islamic Savings Account shall be invested by the Bank with the exception of the UAE Central Bank reserve requirement plus 1% for liquidity purpose. The reserve requirement may be changed from time to time by UAE Central Bank.
2. The Bank's share of the profit as a Mudarib shall be 70% of the profit; and Customer's share of the profit shall be 30% of the profit unless there is an addition to any percentage that may be granted by the Bank to the Customer as an incentive. The Bank may amend the agreed profit distribution percentages and the amendment as well as the Bank's share of profit as Mudarib shall be displayed on the Bank's notice board or otherwise notified to the Customer through any other customary means.
3. The Bank shall have the right to transfer to profit reserve up to 50% of the total profits earned as provided for in the table below. The Customer shall not lose the right to the reserved profit as long as the Customer's investment continues. If not required, upon liquidation of the investment pool the reserved profit shall be paid to charity from the account holder who leaves the Bank and the remaining account holders shall be considered releasing each other of any liabilities in this regard.
4. The Bank shall have the right to form an investment risk reserve by setting apart 15% of the profits after having deducted the Mudarib's share.
5. A Customer holding an Islamic Investment Account or Islamic Savings Account shall be eligible for profit distribution if the minimum balance as required in the table below is maintained in the Account. An eligible Islamic Investment Account or Islamic Savings Account share of profit (and the Bank's share of profit as a Musharik) will first be calculated on basis of the proportion of the average balance of each Islamic Investment Account or Islamic Savings Account weight by the rate associated with the type of investment amount in accordance with the table below, to the investment pool. The eligible Islamic Investment or Savings Account's share of profit then, shall be finally determined after deducting the Bank's share of profit (as a Mudarib), these percentages may be changed from time to time by the Bank and notified to the Customer.

Type of Account	Minimum Balance (AED)	Percentage of Investment Fund
Current Account	As per time policy from time to time	As per time policy from time to time
Flexi Investment	10.000/-	35%
Saving Investment Account	3.000/-	45%
1 Month Investment Account	10.000/-	50%
3 Month Investment Account	10.000/-	60%
6 Month Investment Account	10.000/-	70%
9 Month Investment Account	10.000/-	80%
12 Month Investment Account	10.000/-	90%