



## Key Fact Statement for Advisory Services

The below table provides a summary of the key facts and risks associated with the "Advisory Services" that EIBank may provide you under the terms of a signed Advisory Mandate. We will open a designated "Advisory Portfolio" under your Client ID to be utilized towards "Advisory Services" used to subscribe to various "Financial Products".

### Key Facts

### Main characteristics

#### Description →

- EIBank offers you an access to invest in various financial instruments collectively referred to as "Financial Products" broadly covering Global, Regional and Local stocks listed on Global, Regional and UAE exchanges, fixed income bonds across various issuers and across various maturities, Exchange Traded Funds Collective Investment Schemes (Mutual Funds), Deposits and any other customized products. **(Note – Refer to the Key Fact Statement on "Financial Products")**
- **By signing an Advisory Mandate Addendum with EIBank**, you instruct EIBank to advise you, against payment of a fee, in investment matters with respect to the assets held in the portfolio associated with your Advisory Portfolio.
- EIBank will give you investment advice that takes into account the limitations set out in your Investment Risk Profile ("Investment Profile"), which sets your risk appetite, risk tolerance, investment objectives and the manner in which the Mandate will be implemented.
- Upon your request, EIBank will send you the information in its possession concerning the technical characteristics and perceived risks of the investment in question. EIBank bases its advice on sources it deems reliable (which are not guaranteed for accuracy or completeness) and on its own assessment of economic, financial and monetary conditions.
- EIBank will tell you whether the contemplated investment is within your Investment Profile or exceeds it. EIBank will also tell you if it has not reviewed the contemplated security, in which case we recommend that you make your own personal enquiries with financial advisors, consultants or other competent third parties.
- All the invested securities will be held on your behalf by EIBank and will be reported on your Monthly Portfolio statement.

#### Fees & Charges →

- EIBank will charge you advisory and other charges in return for performing the services under this Mandate. The fees and charges are listed on a fee schedule and will be debited to any of your accounts with EIBank without the need for further instructions from your side.
- EIBank has the right to amend the applicable fees and charges at any time and you shall be informed of any change in the way agreed with EIBank.
- You will also be charged management fees by collective investment schemes, including those that may be affiliated to or managed by EIBank.

## Terms & Conditions & Notice period →

- All investments made on your behalf will be made in line with the Terms of Business signed by you at the time of Investment account opening and the Advisory Mandate Addendum. Please refer to the Terms of Business and the Advisory Mandate Addendum. (link to be updated)
- In case there are any changes to the Terms, EIBank will give a 60-day prior written notice of the change.

---

## Important points

---

---

## Details

---

## EIBank's Liability →

- EIBank is not liable to you for the performance of the recommended investments.
- EIBank does not guarantee that you will recover your capital in full; that you will obtain returns on your investments or that any individual asset or your Portfolio as a whole will perform to any degree of satisfaction.
- In fulfilling the Mandate, EIBank shall render only the services specified in the Advisory Mandate Addendum and exclusively for the specific account.

## Risk Factors →

- The Financial Products which are subscribed under the Advisory Mandate Addendum are subject to various risk factors including Market Risk. For a full list of Risk Factors, please refer to the Key Fact Statement on "Financial Products" (link to be updated)