

## SUMMARY BOX FOR KUWAIT FINANCE HOUSE PLC: WAKALA FIXED DEPOSIT ACCOUNT (USD)

This key product information is effective from and including: 18 March 2024.

<b>Account Name</b>	Wakala Fixed Deposit Account (USD)
<b>What is the expected profit rate?</b>	<p>Profit is calculated daily on the whole deposit amount for the term of the Wakala Fixed Deposit Account.</p> <p>Profit is paid on the maturity date.</p> <p>Please contact your Relationship Manager to provide you with details of the level of the expected profit rate applicable.</p>
<b>Can Kuwait Finance House PLC change the expected profit rate?</b>	No. The expected profit rate is fixed for the whole term of the Wakala Fixed Deposit Account.
<b>What would the estimated balance be after 12 months of 1,000 on your chosen currency</b>	<p>This would depend on the expected profit rate agreed at the start of the Wakala Fixed Deposit Account.</p> <p>Please contact your Relationship Manager to provide you with a projection for the term of the Wakala Fixed Deposit Account.</p> <p>The projection provided will be for illustrative purposes only and will not take into account your individual circumstances.</p> <p>.</p>
<b>How do I open and manage my account?</b>	<p>To open a Wakala Fixed Deposit Account, you must apply through the Private Banking or Premium Banking Relationship Management teams in London.</p> <p>You can contact us by any of the following, whichever is more suitable for you:</p> <ul style="list-style-type: none"> <li>• in person at our offices: 35 Portman Square, London WH1 6LR</li> <li>• by telephone: +44 (0) 20 7487 6500</li> <li>• by email: <a href="mailto:info.kfhplc@kfh.com">info.kfhplc@kfh.com</a></li> <li>• by contacting your Relationship Manager directly</li> </ul> <p>The product is available to individuals on a sole or joint (up to 4 persons) basis.</p> <p>To be eligible to apply, you must:</p> <ul style="list-style-type: none"> <li>• Have a Current Account (GBP) with Kuwait Finance House PLC</li> <li>• \$150,000 minimum deposit required to open a Wakala Fixed Deposit Account</li> <li>• There is no maximum amount for a Wakala Fixed Deposit Account</li> </ul>

	<ul style="list-style-type: none"> <li>No additional deposits can be made during the term of the Wakala Fixed Deposit Account</li> </ul> <p>Term of Deposit:</p> <ul style="list-style-type: none"> <li>1 week</li> <li>1 month</li> <li>3 months</li> <li>6 months</li> <li>1 year</li> <li>Other terms available upon request</li> </ul>
<p><b>Can I withdraw money?</b></p>	<p>No. Cancellation rights do not apply to this Wakala Fixed Deposit Account. Funds cannot be withdrawn from a Wakala Fixed Deposit Account until the maturity date, except if an account holder becomes deceased, becomes mentally incapacitated or bankrupt, or in any other exceptional circumstances agreed to by Kuwait Finance House PLC in its absolute discretion.</p> <p>This may incur an admin fee of £250 and a Cost of Funds fee (determined based on the specific details of your Wakala Fixed Deposit Account).</p>
<p><b>Additional information</b></p>	<p>Upon maturity, you will have the option to renew your deposit. Renewal dates may be different to the initial rates. If you do not wish to renew your deposit, your account will be closed, and your initial investment and profit accrued will be transferred to your Current Account.</p> <p>Any profit is paid gross to your account and it is your responsibility to pay tax on any money you may owe to HM Revenue and Customs (HMRC) or to your relevant tax authority.</p> <p>Gross is the rate of profit payable without the deduction of income tax.</p> <p>This product is protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme.</p> <p>For further information about the compensation provided by the FSCS, refer to the FSCS website at <a href="http://www.FSCS.org.uk">www.FSCS.org.uk</a></p> <p>The information provided is a summary of the key features of the Fixed Deposit Account and is not intended to be a substitute for reading the Terms and Conditions that apply to the account.</p>

Kuwait Finance House PLC (a wholly owned subsidiary of KFH Group) is registered in England and Wales under No. 00877859 and with a registered office in the UK at 35 Portman Square, London W1H 6LR. Kuwait Finance House PLC is a member of the Financial Services Compensation Scheme and is subject to the jurisdiction of the Financial Ombudsman Service. Full details of these schemes can be obtained upon request. Kuwait Finance House PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number: 131818). Member of the KFH Group of Companies.