

## SUMMARY BOX FOR KUWAIT FINANCE HOUSE PLC: CURRENT ACCOUNT (EUR)

The credit balance in the Current Account is on the principle of Qard Hasan and the Bank undertakes to pay on demand the credit balance in current account in full and the account holder does not share the investment profit or bear any risk of loss

This key product information is effective from and including the 8<sup>th</sup> of November 2024.

<b>Account Name</b>	Current Account (EUR)
<b>What is the expected profit rate?</b>	<p>For €1+, 0% Gross and 0% AER.</p> <p>This is a non-profit generating current account and does not pay any profit. Details of the terms and conditions applicable can be provided by your Relationship Manager or can be found on our website:</p> <p><a href="http://www.uk.kfh.com">www.uk.kfh.com</a></p>
<b>Can Kuwait Finance House PLC change the expected profit rate?</b>	<p>This is not applicable because this is a non-profit generating account. Please refer to our Terms and Conditions for further information.</p>
<b>What would the estimated balance be after 12 months based on a €1,000 deposit?</b>	<p>A deposit of €1,000 at gross rate of 0% will be €1,000.</p> <p>This example assumes that there are no additional deposits or withdrawals and will stay the same during a 12 month period.</p> <p>The projection is provided for illustrative purposes only and does not take into account your individual circumstances.</p>
<b>How do I open and manage my Current Account?</b>	<p>To open a Current 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>• Be aged 18 and above.</li> <li>• Have a Passport and a National Identification Card.</li> <li>• Provide proof of permanent residential address.</li> <li>• Provide copies of recent bank statements.</li> </ul>

	<ul style="list-style-type: none"> <li>• In some instances, further documentation may be required.</li> <li>• Reside in the Gulf Cooperation Council regions and most Middle East &amp; North Africa countries or reside outside these regions and have an association with these regions, such as a business or source of wealth.</li> <li>• To be eligible for Premium Banking, a minimum investment of \$100,000 (or currency equivalent) or a minimum Shariah compliant financing of £250,000 must be held with Kuwait Finance House PLC.</li> <li>• To be eligible for Private Banking, a minimum of \$1,000,000 or currency equivalent must be held with Kuwait Finance House PLC.</li> <li>• There is no maximum amount for a Current Account (GBP).</li> </ul> <p>Your application acceptance will be subject to the successful completion of an Account Opening Application Form and documents the Bank may require.</p>
<p><b>Can I withdraw money?</b></p>	<p>Yes, this is an instant access current account and there are no limits on the number of withdrawals that can be made from the available balance.</p>
<p><b>Additional information</b></p>	<p>AER stands for Annual Equivalent Rate and illustrates what the expected profit rate would be if profit was paid on an annual basis. However, as this is a non-profit generating current account, the AER is zero.</p> <p>The expected profit rate is what we expect to deliver to you from investing your funds. It's the profit we share with you from the returns generated. We monitor your account daily to make sure it's achieved. If we don't think it will be, we'll get in touch to tell you the new expected rate. You then have the option of keeping your account with us at the new rate or withdrawing your original deposit along with the profit earned. So far, we've always paid our customers the expected profit rate.</p> <p>We also offer Corporate Current Accounts for business clients. At present, we do not offer debit cards on corporate accounts. For more information, please contact us.</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 Current Account and is not intended to be a substitute for reading the Terms and Conditions that apply to the current 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 AUB Group of Companies.