

Terms & Conditions – “iSave Account Campaign”

1. Product

- iSave is an account available only in AED.
- No cheque book will be issued in respect of an iSave Account.
- No Debit Card will be issued in respect of an iSave Account*; however, in certain circumstances, the iSave Account may be linked to Debit Cards** issued in connection with certain other types of accounts the customer holds with First Abu Dhabi Bank PJSC (the “Bank”).
- A maximum of ten (10) iSave Accounts may be opened by any one customer.
- There is no restriction on the number of debit and credit transactions performed in a month on an iSave account.
- iSave Account can be opened instantly through Online and Mobile Banking**. Also the account can be opened at Branches*.

** Only for Legacy National Bank of Abu Dhabi (LNBAD) customers*

*** Only for Legacy First Gulf Bank (LFGB) customers*

2. Interest Rate

- Interest is calculated on the monthly average balance in the iSave Account and credited into the account every month.
 - The applicable interest rate will be determined by the Bank in its sole discretion.
 - Interest rates are available on the Bank’s website at <https://www.fbggroup.com/personal-and-business-banking/products-and-services/personal-banking/deposit-save/isave-electronic-account>.
 - Campaign rates are applicable only on fresh funds to FAB. Transfers from existing Current or Savings Account or Fixed Deposits to iSave Account is not considered for Campaign Rates.
3. The Bank may, upon giving reasonable notice, vary these terms and conditions (including those that relate to any applicable interest rate or campaign offer) at any time and in its sole discretion.
 4. These terms and conditions are governed by and shall be construed in accordance with the laws of the United Arab Emirates (the “UAE”). The UAE courts have exclusive jurisdiction over any dispute arising in connection with these terms.

**NBAD / FGB is a trademark owned by First Abu Dhabi Bank PJSC*