

Goal Account Key Facts Statement (KFS)

This product is a bank account for your transactional and savings needs. This KFS provides you with key product features, and indicative information about the interest, fees and charges of this product.

Product Information

Product Type	Savings Account
Description	An add-on deposit account designed to help you set money aside with simple recurring rules.
Eligibility Criteria	All UAE citizens/ Residents with a Liv Primary Account
Account Currency	AED
Debit Card	Not Offered
Cheque Book	Not Offered
Interest Rate (per annum)	Applicable. Please refer "important links" section below for interest rates.
Interest Calculation	Interest is earned on the balance you have at the end of each day. The formula for the same is as follows:
	Interest on savings account = Daily balance * Interest Rate * (number of days/360)

Key Fees and Charges, exclusive of Value Added Tax (VAT)

Minimum average monthly balance required	Nil
Account opening fee	Free
Account closure fee	Nil

Important Links

For full and latest fees & charges, banking packages and other product details please visit our website -https://liv.me/charges

For latest interest rates please visit https://www.liv.me/en/banking/interest-rate

Additional Information

- The Bank reserves the right to amend the Bank's General Terms and Conditions for consumer Banking Products (including any relevant applications and documents) by notice to you in accordance with applicable law.
- Please keep your cheque books and debit cards including PIN and online banking credentials safe at all times to avoid any misuse or fraudulent actions by others.

- The Bank's General Terms and Conditions for Consumer Banking Products (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- The Bank may debit the Customer's account with any charges, expenses, or commission payable against the banking services rendered in accordance with the approved and announced banking charges and commissions, as notified to the Customer from time to time.
- You can contact the Bank for any enquiries, assistance or complaints by visiting its website https://www.liv.me/en or by logging into the Liv app.
- The cooling-off period allows you to cancel the product within five (5) business days of signing the application and the Bank will not be able to proceed until • this period expires, unless you waive this right. To cancel within this period, you must give the Bank notice.
- The basis of interest calculation and interest credit frequency varies depending on the product selected.

Warning!

You are required to provide the Bank with copies of your updated documents at all times. Not providing these documents might result in the charges, transactions being restricted, account being blocked or account being closed.

Warning!

The Bank may close the account if account conduct is found to be unsatisfactory as per Bank's Compliance policy and in line with UAE Central Bank regulations.

Warning!

The Bank may apply any credit balance which is held in the Customer's name in any Account and/or at any branch of the Bank towards any indebtedness or amounts due.

Emirates NBD Bank PJSC is licensed by Central Bank of the UAE

"Liv" is a brand owned by Emirates NBD Bank PJSC. ('ENBD').

This Key Facts Statement is a UAE Central Bank directive under the Consumer Protection Regulation & accompanying standards

Copyright© 2025 Emirates NBD Bank PJSC. All Rights Reserved.



Warning!

According to the instructions of the UAE Central Bank, your Bank account will be closed and added to the blacklist in case 4 cheques are returned unpaid due to insufficient balance within a period of one year.

Warning!

In the event of your failure to meet our terms and conditions before and during your relationship with us, there will be consequences which may include restriction, blockage or closure of your Bank account.

Warning!

The Bank may apply any credit balance which is held in the Customer's name in any Account and/or at any branch of the Bank towards any indebtedness or amounts due

Emirates NBD Bank PJSC is licensed by Central Bank of the UAE

"Liv" is a brand owned by Emirates NBD Bank PJSC. ('ENBD').

This Key Facts Statement is a UAE Central Bank directive under the Consumer Protection Regulation & accompanying standards

 $Copyright @ 2025 \ Emirates \ NBD \ Bank \ PJSC. \ All \ Rights \ Reserved.$