

# UAE Equities Trading

## Key Facts Statement (KFS)

This product allows users to buy and sell Local Equities on the LivX application. This KFS provides you with key product features, and indicative information about the fees and charges of this product.

### Product Information

Product Type	<b>UAE Equities Trading</b>
Description	This product allows users to buy and sell UAE stocks listed on the DFM and ADX exchanges. The current minimum order value is AED 5,000 and might change in the future.
Eligibility Categories	UAE Citizens/ Residents, 21 years and above
Account Maintenance Fee	Free – not present

### Key Fees and Charges

Region	Exchange	Exchange Name	Total Trading Fee (%)	Transaction Fee (AED)	Fee Currency
UAE	DFM	Dubai Financial Market	0.68% + VAT	AED 10.50	AED
UAE	ADX	Abu Dhabi Securities Exchange	0.76% + VAT	AED 0	AED

### 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.
- You can contact the Bank for any enquiries, assistance or complaints by visiting its website <http://liv.me/en/> or by logging into the Liv app.
- This is an online account available only for existing customers and no additional documentation is required for opening this account
- 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.

## 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.
- 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.
- 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.
- 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.
- 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.

**I/We hereby irrevocably and unconditionally declare that I/ we have read the above SoC Document and clearly understand all the information and references provided herein.**