

# Max Subscription

## Key Fact Statement (KFS)

Max provides premium interest rates, fee waivers and exclusive banking benefits. This KFS provides you with key product features, and indicative information about the interest, fees and charges of this product.

### Product Information

Product Description	Max is a subscription package which provides pre-decided benefits and superior interest rates
Eligibility	All Liv customers
Banking Benefits	Click <a href="#">here</a> for all benefits associated with the Max subscription

### Key Fees

Subscription Fees	AED 39 per month (charges are exclusive of VAT)
Waiver criteria for subscription fee	Subscription fees will be waived off if a customer maintains a balance of AED 30,000 relationship balance with Liv. Funds can be maintained in any Current or Savings Account at Liv

### Important Rules

- **Opt-in**  
Customer will be eligible for benefits of Max only after subscribing on the Liv X app. Customer will be charged subscription fees at time of opting in for Max.
- **Opt-Out**  
At time of opting out of Max, all benefits associated with the subscription will stop.
- **Waiver**  
If the waiver criteria is met in one month, the subscription fees for the following month will be waived.
- **Interest calculation**  
Preferential interest rates will be applicable basis the number of days in the month the customer has been a Max subscriber

### Illustrative example on subscription process for Max

- A customer subscribes / opts in to become a part of the Max package Customer is charged subscription fee.
- Customer is eligible for banking benefits associated with the Max package as long as they are opted in.
- A customer can opt out free of charge, however every time a customer opts in or subscribes / they will be charged the subscription fee.
- At time of renewal of the subscription, if a customer has met the waiver criteria they will not be charged subscription fees for that month, else the subscription fee can be deducted.

## Important Links

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

## Additional Information

- The basis of interest calculation and interest credit frequency varies depending on the product selected.
- 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 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
- 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
- You can contact the Bank for any enquiries, assistance or complaints visiting its website <https://liv.me/en/> or by logging into the Liv App

## 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
- Not maintaining the required minimum monthly average balance could lead to a fee being levied. The Bank reserves the right to change the package if this requirement is not met
- 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