

## Multicurrency Account

### Key Facts Statement (KFS)

As an existing Liv Current/ Saving account holder, you can open Liv Multicurrency account/s in multiple currencies and transact globally using your existing Liv debit card. This KFS provides you with key product features, and indicative information about the fees and charges of this product.

#### Product Information

| Product Type                   | Savings Account   |
|--------------------------------|---|
| Description                    | This account lets you hold, send, and spend in Available Foreign Currencies, using your existing Liv debit card linked to your AED Current/ Saving account. When you make a transaction, automatically, the right currency account is debited. If there are insufficient funds in that specific currency account, your AED account will be debited instead, for the transaction amount. |
| Core Benefits of Multicurrency | With your Multicurrency Account(s) you can: <ul style="list-style-type: none"><li>• Make online and in-store purchases globally (daily limit of 15K, and monthly limit of 50K per Multicurrency Account)</li><li>• Transfer funds locally / internationally at the prevailing exchange rates and charges</li></ul>  |
| Eligibility Criteria           | UAE citizens / UAE residents holding an active Liv AED account can open Multicurrency Account(s) in Available Currencies.   |
| Available Currencies           | USD, EUR, GBP, AUD, and CAD.  |
| Debit Card                     | Your existing Liv debit card will work with your Multicurrency Account. There is no need to carry multiple debit cards.   |
| Cheque Book                    | Not offered.  |
| Interest Rate (per annum)      | Not offered.  |
| Add Money                      | You can top up your Multicurrency account(s) from your Liv Current/ Saving AED account via your LIV debit card, or bank transfers (local/ international).   |
| ATM Withdrawal                 | Not available via Multicurrency account(s). However, you can withdraw In AED from your existing Liv Current/ Saving Account.  |

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

|                          |   |
|--------------------------|---|
| Minimum balance required | Nil                                     |
| Account opening fee      | Free                                    |
| Account closure fee      | Nil                                     |
| FX Charges               | As per prevailing Liv fees and charges. |

#### Important Links

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

#### 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 debit card 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.

#### Warning!

Foreign currency transfers will be processed as per ENBD terms and conditions <https://www.emiratesnbd.com/en/terms-and-conditions>

#### Warning!

You are required to always provide the Bank with copies of your updated documents. 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.

### **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!**

Transfer in and out from the related multicurrency account would be at the currency conversion prevailing rate on the date of transfer initiated.

### **Warning!**

In case of in-sufficient funds in transaction currency account the payment will be deducted from the AED account.