

## Key Fact Statement (KFS)

Liv. Prime is an optional, paid membership-based subscription program that offers a range of lifestyle and banking benefits aggregated from various brands. This KFS provides you with key product features, and indicative information about the benefits, fees and charges of this product.

### Product Information

Banking benefits*	<ul style="list-style-type: none"> <li>Higher interest rates than a non-Prime customer on Liv. Goal Account balances</li> <li>Two free international transfers every month</li> <li>Priority Customer Support</li> <li>No monthly maintenance fee on Liv. Primary Account</li> <li>Cashback up to AED750 per month on international spends with Liv. Debit Card</li> <li>AED 400 cashback on Liv. World Credit Card</li> </ul>
Lifestyle benefits	<ul style="list-style-type: none"> <li>Exclusive lifestyle services and rewards*</li> </ul>
Other benefits	<ul style="list-style-type: none"> <li>Earn double Livion loyalty points</li> </ul>
Eligibility requirement	<ul style="list-style-type: none"> <li>Must have a Liv. savings account (primary account)</li> </ul>
<p>*All information about the latest benefits available under Liv. Prime are set out in the “Liv. Prime” section under “Products” tab on the Liv. App and on the Liv. website. (as amended by Liv. from time to time)</p>	

### Product type, Fees and Interest Rates

Category	Monthly Subscription	Annual Subscription												
Charges	AED 24.90	AED 249.90												
Renewal	Automatic	Automatic												
Interest Rate (indicative)	<table border="1"> <thead> <tr> <th>Balance (Goal Account)</th> <th>Interest Rate % (p.a)</th> </tr> </thead> <tbody> <tr> <td>Below 5,000</td> <td>0.25%</td> </tr> <tr> <td>5,000 – 15,000</td> <td>0.75%</td> </tr> <tr> <td>15,000 - 50,000</td> <td>1.25%</td> </tr> <tr> <td>50,000-500,000</td> <td>1.50%</td> </tr> <tr> <td>Above 500,000</td> <td>0.50%</td> </tr> </tbody> </table> <p>e.g., if your average goal account balance is AED 500,000, you will earn 1.50% on the first 500,000 and 0.50% interest on the remaining balance.</p>		Balance (Goal Account)	Interest Rate % (p.a)	Below 5,000	0.25%	5,000 – 15,000	0.75%	15,000 - 50,000	1.25%	50,000-500,000	1.50%	Above 500,000	0.50%
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### Important Links

For latest fees & charges, banking packages and other product details please visit our website

- <https://liv.me/charges>
- <https://liv.me/liv-prime>



by Emirates NBD

## Additional Information

- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS"
- Liv. Prime membership is non-transferable, and the fee is non-refundable once purchased.
- Liv. Prime membership will be automatically renewed unless canceled.
- Liv. will notify the customer 30 calendar days in advance from the date of renewal for annual Prime memberships; Liv. will notify the customer 3 calendar days in advance from the date of renewal for monthly Prime memberships.
- **The option to avail banking benefits of Liv. Prime may vary in accordance with compliance regulations.**
- Cancellations will end billing and remove your access to Prime benefits at the end of your current billing cycle. Changes will be effective on the billing expiration date of your current subscription, at the end of the monthly/ annual renewal date. Cancellation request can be placed by the customer under the 'Manage your Subscription' tab on the Liv. app.
- Auto renewal fees will be charged to your Liv. Primary Account.
- The Bank reserves the right to amend its Terms and Conditions, with 60 days prior notice to you.
- You are entitled to cancel the product within five (5) business days of signing the application or offer letter 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.
- You can contact the Bank for any enquiries, assistance or complaints visiting its website 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 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.
- Customers should keep their debit cards including PIN and mobile banking credentials safe at all times to avoid any misuse or fraudulent actions by others.
- 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.