



by Emirates NBD

Bonus Multiplier Account

Key Fact Statement (KFS)

Bonus Multiplier 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	This is an upgrade to a customer's Savings/Current Account with Liv. Bonus Multiplier Account will provide enhanced interest rates and pre-decided banking benefits
Eligibility	<ul style="list-style-type: none"> Transfer a salary of AED 10K or more OR <ul style="list-style-type: none"> Maintain a monthly balance of AED 30K+ across your accounts
Banking Benefits	<ul style="list-style-type: none"> Free local transfers Free DirectRemit Free Global ATM withdrawals Waiver on World Credit Card Fee (free for the first year) <i>All charges will be reversed into the Primary Account</i>

Key Fees and Interest Rates

Interest Rates	<table border="1"> <thead> <tr> <th>Category</th> <th>Eligibility</th> <th>Interest Rate % p.a</th> </tr> </thead> <tbody> <tr> <td>Salary Transfer</td> <td>Min. salary > 10K AED</td> <td>1%</td> </tr> <tr> <td>Primary Account Balance</td> <td>Min. balance > 30K AED</td> <td>0.5%</td> </tr> <tr> <td>Credit Card spends</td> <td>Spends > 2.5K AED</td> <td>0.75%</td> </tr> <tr> <td>Debit card spends</td> <td>Spends > 2.5K AED</td> <td>0.25%</td> </tr> <tr> <td>Remittances, Transfers, Bill Payments</td> <td>Minimum 3 payments/transfers</td> <td>0.25%</td> </tr> <tr> <td colspan="2">Total</td> <td>2.75%</td> </tr> </tbody> </table>	Category	Eligibility	Interest Rate % p.a	Salary Transfer	Min. salary > 10K AED	1%	Primary Account Balance	Min. balance > 30K AED	0.5%	Credit Card spends	Spends > 2.5K AED	0.75%	Debit card spends	Spends > 2.5K AED	0.25%	Remittances, Transfers, Bill Payments	Minimum 3 payments/transfers	0.25%	Total		2.75%
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Interest rules	<ul style="list-style-type: none"> Interest will be calculated on your Primary Account Balance Interest will be capped at AED 2000 per month <i>Interest on savings account = Daily balance * Interest Rate * (number of days/360).</i> 																					

Important Rules

- Upgrade to Bonus Multiplier Account**
Calculations for eligibility will be considered on 1st calendar day of every month
- Downgrade from Bonus Multiplier Account**
Once a customer is upgraded, eligibility requirements must be met to continue receiving benefits. If a customer is unable to meet the minimum balance **OR** salary requirements, there will be 90 calendar days provided to the customer to fulfill the requirements again. After completion of the 90-day period, if customer has still not met the requirements, they will be downgraded to a regular Savings/Current Account.
- Re-apply for upgrade**
Once downgraded, customers can be eligible for the upgrade by meeting the minimum balance **OR** salary transfer requirements. Instant balance deposits or salary transfers will not reflect a segment update immediately. Customer segment updates are reflected once a month.



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Important Links

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

- <https://liv.me>

Additional Information

- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS".
- 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.