

Upgrade Personal Accounts – Key Facts Statement

**PRIORITY
BANKING**



ADIB Personal accounts provide a diverse range of accounts and deposit solutions to end users. This Key Facts Statement provides you with information about the Priority Banking Service description, Service key features, fees, and charges.

The following Banking Services are governed by the Priority Banking Terms and Conditions and schedule of charges

Service	Description	Shari'a structure
Priority Banking - ADIB Gold	An exclusive banking proposition, where we offer a dedicated relationship team who will provide insights into Shari'a compliant products and services and guide the customer every step of the way along with a host of lifestyle benefits.	These are additional privileges and hence will follow the appropriate product Shari'a structure.
Priority Banking - ADIB Diamond	An elite banking proposition, where we ensure the highest level of service, essential Shari'a compliant banking products and exclusive privileges to meet customer's expectations	Click here for Accounts Key Facts Statement or any other relevant product key facts statement

Priority Banking Privileges

Priority Banking ADIB Gold & ADIB Diamond Requirements	<p>Priority Banking Qualification: Subject to the terms and conditions of Priority Banking ("Terms and Conditions"), the client shall be qualified for waiver of Priority Banking services fee if, and so long as, he/she satisfies one of the following criteria:</p> <p>(a) Minimum Monthly average of the daily closing balances of all deposit accounts (current and investments) plus the sum of other investment balances such as Sukuk, Structured Notes, Mutual Funds and holding of shares with Abu Dhabi Islamic Bank Securities (ADIB Securities): ADIB Gold AED 250,000 / ADIB Diamond AED 750,000</p> <p>(b) A minimum Net salary transferred each month to any ADIB account at the full discretion of the customer shall be: ADIB Gold AED 40,000 / ADIB Diamond AED 80,000</p> <p>(c) By availing a Home Finance of: ADIB Gold AED 1,250,000 / ADIB Diamond AED 4,000,000</p>
Priority Banking ADIB Gold & ADIB Diamond Features	<p>(a) Gold Segment Benefits</p> <ul style="list-style-type: none"> A team of highly qualified Relationship Managers providing customized Shari'a compliant products and banking solutions Free entry to the best health clubs in the UAE and complimentary rounds on championship golf courses. Unlimited access for cardholders to over 900 airport lounges around the world. Fast track priority queue in all ADIB branches. <p>Click here for more details available on the bank's website.</p> <p>(b) Diamond Segment Benefits</p> <ul style="list-style-type: none"> A Dedicated Relationship Manager providing customized Shari'a compliant products and banking solutions. Free entry to the best health clubs in the UAE and complimentary rounds on championship golf courses. Exclusive access for cardholder and companion to over 900 airport lounges around the world. Fast track priority queue in all ADIB branches. <p>Click here for more details available on the bank's website</p>

Priority Banking Fees & Charges

5% Value Added Tax (VAT) will be additionally added to the amount of the Monthly Banking Services fees and charges mentioned below unless explicitly mentioned that VAT is not applicable or inclusive in such amount

A priority banking client shall be eligible for waiver of Monthly Banking Services Fee which is inclusive of VAT at the sole discretion of the Bank if and as long as he/she satisfies any one of the above criteria in a consistently manner in each month.

- ADIB Gold AED 157.5
- ADIB Diamond AED 315.00

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Priority Banking Important Documents

- [Click here](#) for Priority Banking Terms & Conditions
- [Click here](#) for the complete schedule of charges
- [Click here](#) To Know more about Priority Banking

Key Terms & Conditions

- ADIB reserves the right to decline any customer application at its sole discretion and decline reason will be communicated to customer.
- ADIB General Terms and Conditions for Accounts and Islamic Banking Services apply to the Service.
- Link: <https://www.adib.ae/en/siteassets/accounts%20docs/banking-service-agreement-bwb.pdf>
- ADIB reserves the right to change the Terms and Conditions and fees & charges applicable to the above services as per ADIB's Banking Services & Tariff Board from time to time at ADIB's sole and absolute discretion in accordance with the UAE Central Bank regulations. ADIB customers will be notified 60 calendar days prior to any change to General Terms and Conditions for Accounts and Islamic Banking Services & Banking Services and Tariff Board.
- ADIB staff are not allowed to collect any cash or in-kind gifts from the customer for any reason or on any circumstances.

Warnings

- Failure to maintain minimum balance or minimum monthly salary transfer (where applicable) will result in not waiving the Priority Monthly Banking Services Fee.
- The Bank reserves the right to close customer's account as stipulated in General Terms and Conditions for Accounts and Islamic Banking Services if the customer fails to meet the relevant account terms and conditions.
- An account will be deemed dormant if there have been no transactions by the customer for a period of 3 years from the date of last transaction.
- Please be informed that all notifications related to the minor's account including without limitation to One Time Passwords, Digital channels activation process, passwords reset, Covered or Debit card activation, registered mobile number and/or email address modifications, funds transfer, beneficiary additions, etc. shall be sent to the mobile number and/or mail address that was provided by the guardian/custodian/grantor during the minors account opening.
- Sharing or providing access to your bank accounts, cheques, or debit cards may result in unauthorized transactions, potential financial loss, and compromise of sensitive information. Protect your financial assets by keeping this information confidential.
- This warning is only for XPRESS account holders:
 1. If XPRESS account monthly service fee is not paid for 6 consecutive months, the account will be closed. Prior to closure of the account, if there are any residual funds less than the monthly service fee it will be used to pay any outstanding fees.
 2. In case of changing the customer's segment /category the account will be converted to a regular savings account, then all the terms and conditions, features, and fees of the savings account and new segment will be applied.

Applicant Acknowledgement

I hereby acknowledge that I have received this Key Facts Statement and confirm that I have read, understood and signed it.

Customer Name:	
Customer Signature:	
Date:	