ADIB Khuttati- My Plan-Subscription Form

Let us create your own personalized saving and investment portfolio plan in 3 easy steps:

Step 1
Select a Mutual Fund Portfolio Solution ("Classic Plan" or "Focus Portfolio") or any Mutual Fund(s) of your choice and risk profile
Example: Conservative Plan or Growth Focus

Step 2
Select your monthly or Lump Sum investment amount

Example: AED 4,000 monthly / AED 50,000 Lump Sum

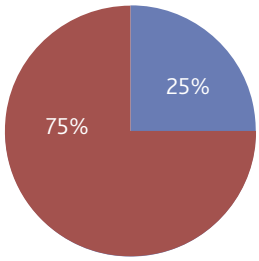
Step 3
Select the total investment period (applicable for Regular Monthly contributions only)

Example: 36 months

Mutual Fund Portfolio Solutions:

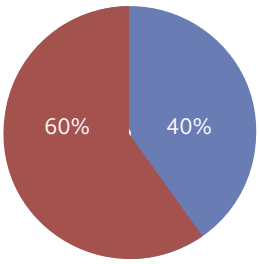
Classic Plan

Conservative



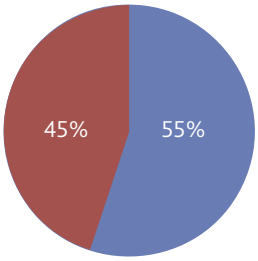
Equity: 25%
Sukuk: 75%

Balanced



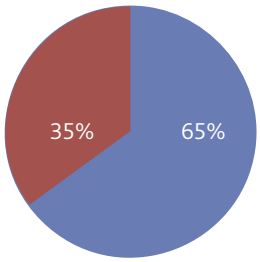
Equity: 40%
Sukuk: 60%

Growth



Equity: 55%
Sukuk: 45%

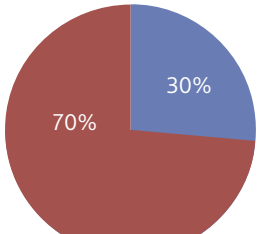
Enhanced



Equity: 65%
Sukuk: 35%

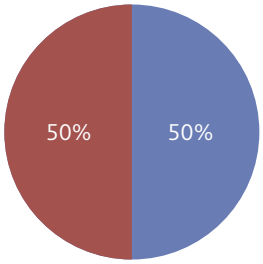
Focus Portfolio

Conservative Focus



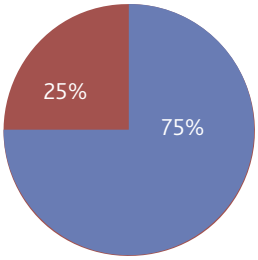
Equity: 0% to 30%
Sukuk: 70% to 100%

Balanced Focus



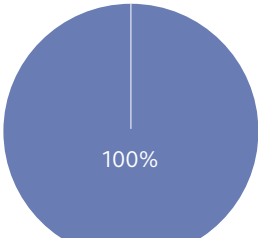
Equity: 30% to 50%
Sukuk: 50% to 70%

Growth Focus



Equity: 50% to 75%
Sukuk: 25% to 50%

Enhanced Focus



Equity: 75% to 100%
Sukuk: 0% to 25%

Focus and Enhanced solutions carry higher equity and/or single-region/single-theme concentration and are therefore more volatile. Enhanced Focus can be 100% equity with no Sukuk buffer. These solutions are suitable only for customers with a higher risk tolerance and longer investment horizon.
Asset Allocation constituents (funds, equity, or Sukuk) represent a target exposure and may change over time based on prevailing market conditions, periodic rebalancing, and the discretion of the fund/portfolio manager, in line with the stated investment objective. (Latest asset Allocations constituents are available on ADIB's websites (https://www.adib.com/en/pages/khuttati.aspx)

1. Mutual Fund Portfolio Solution

Minimum Investment Amount: **AED 1,000 Monthly Investment** Amount (SIP) | **AED 20,000 Lump Sum** Amount

2. Mutual Fund:

Available in AED, USD, EUR, GBP currency. Minimum Monthly Investment Amount: **AED 1,000 | USD/EUR/GBP 200**

Khutati – Subscription Form_Eng_V14- October 2026

Abu Dhabi Islamic Bank PJSC is licensed by the Capital Market Authority (CMA) (the "Authority") under Licence No. 20200000247 (Second Category: Dealing in Investment) to practise the activity of Portfolios Management, and under Licence No. 601009 (Fifth Category: Arrangement and Advice) to practise the activities of Financial Consultations and Promotion, in each case under the Authority's control and supervision. Abu Dhabi Islamic Bank PJSC is also licensed and regulated by the Central Bank of the UAE (CBUAE).

ADIB Khuttati- My Plan-Subscription Form

For more information on the Mutual Fund Portfolio Solutions and/or Mutual Funds' list, please visit wealth.adib.ae
This publication does not provide individually tailored investment advice and is prepared without regard to the individual financial circumstances and objectives of person who receive it. The appropriateness of a Shari'a compliant investment activity or strategy will depend on the person's individual circumstances and objectives and these activities may not be suitable for all persons. In addition, before entering into any transaction, the risks should be fully understood and a determination made as to whether a transaction is appropriate given the person's investment objectives, financial and operational resources, experiences and other relevant circumstances.
The use of this publication is at the sole risk of the Customer and this publication and anything contained herein, is provided "as is" and "as available." ADIB makes no warranty of any kind, express or implied, as to this publication.
Investment in Shari'a compliant financial investments involves risks and returns may vary. The value of and profits from your investments may vary because of changes in profit rates, spot foreign currency exchange rates, prices and other factors and there is even a possibility that you may lose your entire Investment Amount. Before making a Shari'a compliant investment, Customers should consult their advisers regarding the legal, regulatory, tax, business, financial and accounting implications of such investment.
In receiving this publication, the Customer acknowledges that he/she is fully aware that there are risks associated with Shari'a compliant investment activities. Moreover, the responsibility to obtain and carefully read and understand the content of documents relating to any Shari'a compliant investment activity described in this publication and to seek separate, independent financial advice if required to assess whether a particular investment activity described herein is suitable, lies exclusively with the Customer.

ADIB Khuttati - My Plan is an investment product developed by Abu Dhabi Islamic Bank PJSC ("ADIB") that offers ADIB Customers an opportunity to invest fixed amounts on a monthly basis or as a Lump Sum, either in a Mutual Fund Portfolio Solution (Classic Plan or Focus Portfolio) or in a stand-alone Shari'a compliant Mutual Funds in accordance with the terms and conditions specified herein in this Subscription Form.
Prior to signing this form, Customer must ensure that he/she has carefully considered that the investment is appropriate for him/her in light of his/her objectives, financial position and other relevant circumstances.
Please note that the approval of the Capital Market Authority (CMA) (the "Authority") to promote the fund(s) in the UAE does not constitute a recommendation to buy or invest in the fund(s), and the authority is not responsible for negligence on the part of any of the parties involved in the fund(s) in conducting their duties and responsibilities, or about the accuracy and correctness of the data stated in the prospectuses, but this responsibility lies with all the parties whose names are mentioned in the prospectuses according to the roles and duties of each party. Mutual Funds factsheets and prospectuses are available on ADIB's website at: wealth.adib.ae and copy of such Mutual Fund prospectuses can be provided by ADIB upon Customer's request.
Key risks at a glance: Capital loss risk • Foreign-exchange risk • Market/price fluctuation • Emerging-market volatility. Full details and fund prospectuses are at wealth.adib.ae or on request.

A. Customer Declaration

I (the below mentioned Customer) hereby apply to subscribe to ADIB Khuttati - My Plan in accordance with the particulars contained in this Subscription Form and agree to be bound by the Terms and Conditions set out in this Subscription Form.

B. Customer information

Full Name of Customer:	Customer RIM:
Customer ADIB Account No. : ☐☐☐☐☐☐☐☐☐	Currency:
Branch:	Emirate:

Suitability Check (to be completed by ADIB):

Customer Risk Profile: ☐ Conservative ☐ Balanced ☐ Growth ☐ Enhanced

Selected Product Risk Rating: ☐ Conservative ☐ Balanced ☐ Growth ☐ Enhanced

Is the selected product aligned with the customer's risk profile? ☐ Yes ☐ No

If No, reason for proceeding / customer acknowledgement obtained: ☐ Yes (see below)

C. Product Selection

Investment contributions type (please tick one) — applies to all product selections below:
Note: Products rated above the customer's assessed risk profile may only be selected where a documented risk-profile mismatch acknowledgement has been completed in Section B and countersigned by the customer.

☐ **Mutual Fund Portfolio Solution** ☐ **Lump Sum Investment Amount**

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C.1) Mutual Fund Portfolio Solution:

I would like to invest in the Mutual Fund Portfolio Solution selected below (and make investments in relation thereto) by ticking the relevant box, for the Monthly Investment Amount / Lump Sum Investment that I have specified below in accordance with the Terms and Conditions. The existing asset allocation of each Mutual Fund Portfolio Solution is specified in the 1st page of this Subscription Form. I understand that ADIB may periodically change Mutual Fund Portfolio Solution's asset allocation or fund composition at its sole discretion. The Customer may redeem or switch free of any ADIB charge at any time. Reallocations will only be made in line with the stated investment objective and risk profile of the selected solution.

Mutual Fund Portfolio Solution		Currency*	Monthly Investment Amount	Lump Sum Investment Amount
Classic Plan				
Conservative Plan		☐ AED ☐ USD		
Balanced Plan		☐ AED ☐ USD		
Growth Plan		☐ AED ☐ USD		
Enhanced Plan		☐ AED ☐ USD		
Focus Portfolio	Strategy Name			
Conservative Focus		☐ AED ☐ USD		
Balanced Focus		☐ AED ☐ USD		
Growth Focus		☐ AED ☐ USD		
Enhanced Focus		☐ AED ☐ USD		
Total Fee			Total Monthly Investment Amount: Equivalent to one Total Monthly Investment Amount	Total Lump Sum Investment Amount: Up to 3% of Total Lump Sum Investment Amount
VAT * Only AED or USD is applicable for all Mutual Fund Portfolio Solutions (Classic Plans and Focus Portfolios).				

☐ 36 Months ☐ 48 Months ☐ 72 Months ☐ 84 Months ☐ ..... Months Plan Start Date: D D / M M / Y Y Y Y

Please note:

- If applicable, the Total Monthly Investment Amount in AED will be converted to USD at ADIB's prevailing spot exchange rates.
- Total Monthly Investment Amount is exclusive of VAT and the Fees referred to in Section E.
- Total Fee will be calculated as per section E (Fees).

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C.2) Mutual Fund: I would like to invest in the Mutual Funds mentioned below (and make investments in relation thereto on a monthly basis in accordance with the Terms and Conditions.

Please select only one of the following currencies (one currency per Subscription Form):
☐ AED ☐ USD ☐ GBP ☐ EUR

ISIN	Mutual Fund Name	Currency	Amount	Monthly Investment Amount
Total Monthly Investment Amount				
Total Fee (equivalent to one Total Monthly Investment Amount)				

* Only AED or USD is applicable for all above Mutual Fund Portfolio Solution

Select your total investment period

☐ 36 Months ☐ 48 Months ☐ 72 Months ☐ 84 Months ☐ ..... Months Plan Start Date: D D / M M / Y Y Y Y

For the payment of the 1st Monthly Investment Amount, please select one of the below options:
☐ To be deducted on the Plan Start Date, as specified under this Section (C).
☐ To be deducted on the deduction date in the subsequent month to the Plan Start Date, as specified under this Section (C).

Please Note:
. Total Monthly Investment Amount is exclusive of VAT and the Fees referred to in Section E.
. Total Fee will be calculated as per section E (Fees).
. Total Monthly Investment Amount will be deducted from the relevant currency account
. The Total Monthly Investment Amount in AED is the only currency that can be converted to the currency of the relevant Mutual Fund at ADIB's prevailing spot exchange rates, if applicable.

D. Investment and Standing Instructions

I, the Customer, hereby appoint and authorize ADIB as follows:
1. to act as my agent to execute any Trades on my behalf in acordance with what is specified by me under Section C (Product Selection) and to deduct from my account specified in section B (Customer Information) any applicable Fees mentioned below in section E (Fees);
2. to execute, on my behalf, any applicable currency conversion transactions on ADIB's prevailing spot exchange rates that are necesy for executing any Trades;
3. to deduct from my account specified in Section B (Customer Information) the Total Monthly Investment Amount depending on my product selection specified in section C;
a. For C-1 Mutual Fund Portfolio Solution, deduction of the Total Monthly Investment Amount will be on the 2nd business day of every month in the United Arab Emirates ("UAE") for the total investment period specified by me in Section C.1 (Mutual Fund Portfolio Solution);
b. For C-2 Mutual Funds , deduction of the Total Monthly Investment Amount will be on the second-to-last business day (the penultimate business day) of every month in the United Arab Emirates ("UAE") for the total investment period specified by me in Section C.2 Mutual Funds;

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E. Fees

I authorize ADIB to deduct a subscription and agency fee (the "Subscription and Agency Fee") as I have indicated in this section E below (Fees), from the account specified by me in section B (Customer Information).This fee is payable to ADIB for its subscription services and agency services rendered pursuant to the appointment referred to in section D (Investment and Standing Instructions). The agency fee represents 10 % of the Subscription and Agency Fee.

1. Mutual Fund Portfolio Solution

Subscription and Agency Fee:	
VAT:	
Currency:	
Total Subscription and Agency Fee with VAT:	

2. Mutual Fund:

Subscription and Agency Fee:	
VAT:	
Currency:	
Total Subscription and Agency Fee with VAT:	

Total all-in cost to the customer at subscription: AED ..... (Subscription & Agency Fee + 5% VAT). The customer confirms this amount has been disclosed and understood prior to signing.

Monthly SIP: [Amount] Equivalent to one (1) Monthly Investment Amount, charged once upfront on the Plan Start Date
Monthly DSP: [Amount] Equivalent to one (1) Monthly Investment Amount, charged once upfront on the Plan Start Date
Lump Sum SIP: [Amount] 3% of the Total Lump Sum Investment Amount.

Worked example — Lump Sum: On an investment of AED 100,000 at a 3% subscription fee, the fee is AED 3,000, VAT (5%) is AED 150, total AED 3,150 deducted upfront; AED 100,000 is invested. Worked example — SIP: On a monthly contribution of AED 4,000, a one-time upfront fee of AED 4,000 + VAT (AED 200) = AED 4,200 applies on the Plan Start Date.

For Regular monthly contribution: a one-time upfront fee payment equivalent to one Monthly Investment Amount is applicable and will be deducted on the Plan Start Date, as specified under Section C. For Lump Sum Investment: a one-time upfront subscription fee is applicable and will be deducted on the Plan Start Date,, as specified under Section C.

F. Cancellation and Redemption

- ADIB Khuttati – My Plan offers Customers the flexibility to stop the Total Monthly Investment Amount and/or redeem or switch between Mutual Funds or Mutual Fund Portfolio Solution at any time without any charges imposed by ADIB. However, if the Customer wishes to discontinue the authorization referred to in Section D, sub-section (3), the Customer shall notify ADIB in writing, by way of ADIB Khuttati – My Plan Redemption/Cancellation Form provided by ADIB at the request of the Customer, on or before the date which is the 24th day of the month (applicable for C.1 Mutual Fund Portfolio Solution) / 19th day of the month (applicable for C.2 Mutual Fund) preceding the next payment of the Total Monthly Investment Amount or, if that is not a UAE business day, the preceding business day.

- All Redemptions shall be executed at the relevant NAV.
- The liquidity in the Mutual Funds is provided by the fund manager as per the frequency mentioned in their respective factsheets and prospectuses.
- ADIB shall not be liable for any delay in receiving the Redemption proceeds.

G. Cooling-Off Period

- The Customer acknowledges and agrees that he/she has been informed of the cooling-off period option which provides the Customer with the right to cancel this Subscription Form within five (5) complete business days (the "Cooling-Off Period") in the Key Fact Statement and understands his/her right, and the Customer hereby chooses as follows:

☐ I hereby choose to use my right to the Cooling-Off Period option.
☐ I hereby choose to waive my right to the Cooling-Off Period option.

- Note: This Cooling-Off Period applies equally to both Regular Monthly (SIP) and Lump Sum investments under this Subscription Form.
- What this means: If you elect the Cooling-Off Period, ADIB will not proceed with your investment until the expiry of five (5) business days have passed. As a result, your money will be invested slightly later and may be affected by market movements during that period. If you waive the Cooling-Off Period, ADIB may proceed to execute your investment before the expiry of the Cooling-Off Period, and you will give up your right to cancel during that period . If you cancel within the Cooling-Off Period, your subscription request will be cancelled or reversed, as applicable, and any amounts paid will be refunded in accordance with the Key Fact Statement and applicable terms and conditions.
- Are you a U.S. Citizen? ☐ Yes ☐ No U.S. Citizens, U.S. Green Card holders and residents of the U.S.A. are subject to income taxes. If you are a U.S. person (citizen, Green Card holder or U.S. resident), additional tax documentation (e.g., IRS Form W-9) may be required, and your account information may be reportable under FATCA/CRS.

F. Complaint

If you are unhappy with any aspect of this product or service, you can contact ADIB free of charge via the Call Centre on 600 543216, by email at customerservice@adib.ae, through the "Contact us" page at adib.ae, or at any ADIB branch. Your complaint will be acknowledged within 2 working days and ADIB will aim to resolve it within 4 working days. If you remain dissatisfied, or ADIB does not provide a final resolution within 15 calendar days, you may escalate to Sanadak, the independent Ombudsman Unit of the CBUAE (www.sanadak.gov.ae). Full details are set out in ADIB's Customer Complaints Service Charter (https://www.adib.ae/en/about/customer-complaints-service-charter).

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Terms and Conditions

The Customer's participation in ADIB Khuttati – My Plan and investments made in relation thereto as per this Subscription Form shall be governed by the following terms and conditions (the "Terms and Conditions").

1. Definitions

Any references in the Subscription Form or these Terms and Conditions to the masculine gender shall be taken to include the feminine.
ADIB: Abu Dhabi Islamic Bank PJSC.
ADIB Khuttati – My Plan: an investment product developed by ADIB that offers Customers an opportunity to invest fixed amounts on a Monthly Investment Amount basis or Lump Sum Investment Amount basis, either in a Mutual Fund Portfolio Solution or Mutual Funds in accordance with the terms and conditions specified in this ADIB Khuttati-My Plan Subscription Form.
ADIB Khuttati – My Plan Investment Redemption/Cancellation Form: ADIB form that is utilized for Redemption and cancellation of Mutual Funds and/or Mutual Fund Portfolio Solution.
ADIB Khuttati – My Plan / Subscription Form: this subscription form signed by the Customer to confirm his/her participation in ADIB Khuttati – My Plan and his/her desire to make investments in relation thereto.
Business Day: a day on which banks are open for general business in the UAE.
Customer: a person who successfully subscribes to ADIB Khuttati – My Plan.
Fees: as specified in Section E of this Subscription Form.
ISSC: Internal Shari'a Supervisory Committee of ADIB.
Investment Amount: an amount equal to the Total Monthly Investments Amounts multiplied by the number of payments comprising the total contribution period as specified in Section C and shall equal on any particular date such accumulated investment amounts till such date.
Monthly Investment Amount: The amount invested on a monthly basis in each Mutual Fund and/or Mutual Fund Portfolio Solution, as specified in Section C (Product Selection).
Lump Sum Investment Amount: a one-time upfront investment amount subscribed by the Customer in a Mutual Fund Portfolio Solution, as specified in Section C (Product Selection).
Mutual Fund(s): a Shari'a compliant mutual fund offered by ADIB to the Customers in the ADIB Khuttati – My Plan Subscription Form managed and distributed by a 3rd party fund manager.
Mutual Fund Portfolio Solution: Comprises of two Mutual Fund Portfolio Solutions: (i) the Classic Plan , namely the Conservative Plan, Balanced Plan, Growth Plan and Enhanced Plan and (ii) the Focus Portfolio, namely Conservative Focus, Balanced Focus, Growth Focus and Enhanced Focus.as specified in section C.1 (Mutual Fund Portfolio Solution). Each of these solutions comprise of a combination of Mutual Funds.
Net Asset Value / NAV: The value of a Mutual Fund Portfolio Solution/Mutual Fund which is calculated by ADIB or any related third party appointed by ADIB for the purpose of determining the value of each unit in the relevant Mutual Fund Portfolio Solution/Mutual Fund in relation to which a Trade is to be executed in accordance with the governing terms and conditions of the relative Mutual Fund prospectus and applicable fees and expenses.
Redemption / Redeem: the sale of all units in one or more Mutual Fund Portfolio Solution or sale of all/partial units in Mutual Funds, at a price equal to the redemption price calculated in accordance with the governing terms and conditions of the relative Mutual Fund prospectus and other related fees and expenses; the proceeds of which sale (i.e. the redemption amount) shall be credited to the Customer's ADIB Account Number provided in Section B above.
Subscription and Agency Fee: a fee payable by the Customer, as per Section E (Fees).
Subscription Executed Order(s): the purchase of one or more units in one or more Mutual Fund(s) and/or in Mutual Fund Portfolio Solution at a unit price equal to the NAV of the selected Mutual Fund(s) or Mutual Fund Portfolio Solution.
Trade: a Subscription Executed Order(s) or Redemption.
Total Monthly Investment Amount: the total sum of the Monthly Investment Amounts subscribed by the Customer in Mutual Fund(s) as specified in Section C.2 (Mutual Fund) and/or in the selected Mutual Fund Portfolio Solution as specified in Section C.1 (Mutual Fund Portfolio Solution).
Total Lump Sum Investment Amount: the total sum of the Lump Sum Investment Amounts
UAE: United Arab Emirates.
VAT: Value Added Tax imposed on the supply of goods or services under the UAE Federal Decree-Law No. 8 of 2017 on Value Added Tax, its executive regulations and any applicable amendment, replacement or re-enactment thereof, or any similar tax imposed in the future.

2. Customer Additional Declaration

The Customer agrees, acknowledges, declares and confirms as follows:

General

• I have read, understood, acknowledge and agree to be bound by the Terms and Conditions of the Subscription Form as may be amended from time to time.
• I fully understand the nature of ADIB Khuttati – My Plan and the Mutual Funds and the contractual relationship which I am entering into and am prepared to accept the risk of loss of my entire Investment Amount (whether contributed on a regular monthly basis or as a Lump Sum).
• Abu Dhabi Islamic Bank PJSC ("ADIB") will keep my Shari'a compliant foreign securities ("Securities") with a foreign or global custodian in an account under my name. In the event that ADIB is required to register the Securities with a foreign custodian in an account under ADIB's name, I hereby provide my written consent for ADIB to register such Securities under ADIB's name. However, the Securities will remain subject to compliance by ADIB under any applicable law, court of competent jurisdiction or any general or regulatory authority. Registration of the Securities under ADIB's name does not mean that the ownership of such Securities will be for ADIB; rather, I shall remain the owner of those Securities.
• I fully accept the terms and conditions of the latest prospectuses of Mutual Funds that are available on ADIB's website (wealth.adib.ae) and I understand that at any time upon my request, copies of the prospectuses will be made available to me.
• I fully accept that ADIB's prevailing spot exchange rate applied by ADIB to effect any Trade is fair and acceptable. I hereby waive any and all claims or demands for compensation from ADIB for any currency exchange loss incurred on any Trade.
• I understand that the Net Asset Value shall be the basis for any Subscription or Redemption.
• I understand that ADIB may periodically change, add or remove any of the Mutual Funds and/or any of the Mutual Funds within a Mutual Fund Portfolio Solution, and may change the relevant asset allocation of any Mutual Fund Portfolio Solution at any time at its sole discretion, by giving me a notice period after which such changes shall take effect. I will be deemed to have accepted such changes if I do not request ADIB to redeem my relevant Mutual Fund(s) and/or my relevant Mutual Fund Portfolio Solution after the notice period has passed.
• I fully understand that ADIB Khuttati – My Plan is not a registered fund.
• I accept that in certain rare cases, as per the prospectuses of some Mutual Funds, requesting Redemption of a large number of units may include a charge as an

ADIB Khuttati- My Plan-Subscription Form

integral part of the relevant Redemption price. In such case I accept that ADIB has the right either to (i) accept only a portion of units for such Redemption requested by me, or (ii) phase out the Redemption of units over a number of days, such that in both (i) and (ii) the charge in the relevant Redemption price is not included. I understand that ADIB has taken measures to ensure that ADIB Khuttati – My Plan is Shari'a compliant by seeking approval for this investment from the ISSC.

• I accept that ADIB may terminate ADIB Khuttati – My Plan if it determines that it has become unlawful for it to perform its obligation, and in case of such early termination, ADIB will pay the proceeds of the Redemption to the Customer, executed at Net Asset Value.

• I authorize ADIB to transfer to the charity account with ADIB all amounts of monetary differences that may arise from the inability to fully deploy the entire Investment Amount specified in the orders issued for the purchase of units in the investment funds, provided that the aggregate amount of these differences does not exceed AED 10 in any calendar year. If these amounts exceed AED 10 per year, the total amount will be returned to my account with ADIB. Any disbursement from the charity account shall be under the supervision of the ISSC and without any benefit to ADIB.

• All the information provided by me in this Subscription Form is true, accurate and not misleading in any respect as at the date of signing, and I undertake to promptly notify ADIB of any change to such information.

Customer name:

3. Waiver of ADIB Liability

ADIB owes no liability whatsoever to me or to any other party for any loss(es) which I or any other party may suffer as a result of the performance of ADIB Khuttati – My Plan unless and only to the extent such loss(es) are a direct result of ADIB's negligence or misconduct and violation of any terms and conditions, in which case ADIB shall be liable only to the extent of my actual losses or damages excluding any indirect or consequential losses or damages. ADIB shall be entitled in its absolute discretion to refuse to comply with any instructions which, in the opinion of ADIB, are unclear or ambiguous or which would or might cause ADIB to contravene any applicable law or regulation including Shari'a rules and principles (whether or not having legal and binding effect) and ADIB shall not incur any liability to me as a result of its refusal to act in such circumstances. ADIB and its affiliates are not responsible for the management or compliance or audit or legal obligations of the Mutual Funds. ADIB does not provide tax advice; I am solely responsible for seeking my own advice as to the tax consequences of my investment decisions in the light of my individual circumstances, including under the tax laws and regulations of my country of residence, citizenship or domicile or any other territory to which I may be connected for relevant tax purposes. I will not hold ADIB or any of its affiliates, or agents liable for any inaccuracy in the reporting of the selected Mutual Fund or Mutual Fund Portfolio Solution performance unless it is a direct result of negligence or misconduct. While all reasonable care has been taken in preparing the information relating to ADIB Khuttati – My Plan, ADIB takes no responsibility or liability for errors of fact or for any opinion expressed therein. ADIB or its affiliates shall not be liable for any disruption, improper functioning or non-functioning of the ADIB Khuttati – My Plan under any circumstance.

4. Risks

The Customer accepts and has been notified that there are risks associated with investing in ADIB Khuttati – My Plan (as part of ADIB's Managed Solutions range), whether via Regular Monthly Contribution or Lump Sum Investment, including but not limited to:

Investment Risks

Risk of Investment Amount — The Mutual Funds are subject to the possible loss of the Customer's Investment Amount. The value of any investment generated gains is not guaranteed and will fluctuate over time.

Foreign Exchange Risk — ADIB Khuttati – My Plan may be negatively affected by foreign exchange risk as most of the Mutual Funds are denominated in foreign currencies.

Forward Pricing Basis — The Net Asset Value of the Mutual Fund Portfolio Solutions and Mutual Funds quoted is indicative as it is determined after, not before, respective market(s) close for the trading day.

Investment in Emerging Markets — Emerging market investments may be more volatile than investments in developed markets. Some emerging markets may have relatively unstable governments and economies based on only a few industries and securities markets that only trade a limited number of securities as well as a high concentration of investors and financial intermediaries. These factors may adversely affect the timing and pricing of a Mutual Fund's acquisition or disposal of securities.

Concentration Risk - Certain solutions (in particular Focus and Enhanced plans) are concentrated by asset class, geography or theme and hold fewer diversifying positions. A fall in a single market, sector or holding may have a disproportionate impact on the value of the investment.

Tax - ADIB Khuttati - My Plan might be subject to tax according to the laws and regulations applicable to the Customer or the Mutual Funds and the Customer agrees to pay all present and future taxes, duties, fees and other charges of whatsoever nature, now or at any time hereafter levied or imposed by any government entity or by any department, agency, political subdivision or taxation or other authority thereof or therein.

Credit / Counterparty Risk - Investments may be exposed to the risk that a fund manager, custodian, sub-custodian, issuer or counterparty (including of any Sukuk or money-market instrument held) fails to meet its obligations, becomes insolvent or defaults, which may result in delay in, or loss of, part or all of the invested amount. ADIB acts as agent only and does not guarantee the performance or solvency of any third party.

Custody Risk - Securities held with a foreign or global custodian may be subject to that custodian's insolvency, operational failure or the laws of its jurisdiction, which may affect the Customer's ability to recover assets.

Others Risks - In addition to the specific risks stated above, ADIB Khuttati - My Plan may be impacted by other legal and regulatory factors and the general outlook of the Mutual Fund manager's selected investments and the related industry.

5. VAT

Any payments made by the Customer to ADIB under these Terms and Conditions for products and/or services provided shall be exclusive of VAT. The Customer shall pay to ADIB an amount equal to any VAT, if and/or when it becomes applicable, in addition to and at the same time as such payments are made.

6. Governing Law and Jurisdiction

These Terms and Conditions and the Subscription Form and any non-contractual obligations arising out of or in connection with them shall be governed by and construed in accordance with the Federal Laws of the United Arab Emirates as applied by the applicable Emirate to the extent such laws do not conflict with the rules and principles of the Islamic Shari'a as set out in the relevant Shari'a Standards issued by AAOIFI as interpreted by ISSC. The applicable Emirate courts shall have exclusive jurisdiction over any matters or dispute arising out of or related to this Subscription Form.

ADIB Khuttati- My Plan-Subscription Form

H. Signature

- Important — please read before signing. This is an investment product, not a deposit. Its value can go up or down and you may lose some or all of your invested amount. Returns are not guaranteed. Fees apply (see Section E). Make sure this product suits your objectives and risk profile before signing.
- I confirm the selected Mutual Fund(s)/Portfolio Solution has been assessed as suitable and appropriate for my stated risk profile, objectives and financial circumstances. Where the selection differs from my risk profile, I confirm I am proceeding on an execution-only / non-advised basis at my own discretion.
- My signature below confirms my agreement to, and acceptance of, this Subscription Form and all Terms and Conditions specified herein.

Customer Signature:	
Date	D D / M M / Y Y Y Y

For Internal Use Only:	
Staff Name:	**Signature and Stamp:**
TL Name:	**Signature and Stamp:**
Reviewed By:	**Signature and Stamp:**