

## Key Facts Statement (KFS) IPO Leverage

Various companies go for an initial public offering (IPO), which the company offers publicly to sell a percentage of its shares to a wide range of investors. The purpose of Mbank's IPO Leverage Product is to boost the customer equity subscription with an additional amount to maximize the share allocation for the customers. This KFS provides you with key product features, and indicative information about the interest, fees, and charges of this product.

Product Information:	
<b>Product Name &amp; Description</b>	IPO Leverage, boost customer equity subscription.
<b>Product details</b>	Facility for all Mbank customers (Individuals & corporate) given to maximize customer share allocation.
<b>Eligibility</b>	Individual/corporate UAE residents benefit from IPO Leverage.
<b>Leverage amount currency</b>	AED
<b>Minimum required subscription amount</b>	AED 5,000 (depending on each IPO prospectus)
<b>Maximum finance</b>	Up to 5 times the customer's equity subscription amount
<b>IPO Leverage period</b>	Until the refund date
<b>IPO Leverage fee</b>	Up to 15 fills per allocated share minimum AED 500 (depending on each IPO prospectus)
<b>Note:</b> Leverage notification will be sent to the registered email address specified by you at the time of the account opening.	

\*For prevailing interest rates, fees & charges visit our website

<https://www.mbank.ae/fees-charges/>

### Representative example

▶ Customer subscription amount	AED 500,000
▶ Mbank Leverage (Up to 5x) amount	AED 2,500,000
▶ Total customer subscription amount	AED 3,000,000
▶ Share price	AED 2
▶ Allocated amount	AED 25,000
▶ Allocated number of shares	12,500 shares
▶ Leverage fee	AED 12,500*15fills = AED 1,875
▶ VAT (%5)	AED 1,875*5% = AED 93.75
<b>Total Subscription amount including leverage fee &amp; VAT</b>	<b>AED 25,000 + AED 1,875 + AED 93.75 = AED 26,968.75</b>

**Al Maryah Community Bank LLC** (A Specialized Bank licensed by the Central Bank of UAE)

### Additional Information

- The Bank reserves the right to amend/reduce the leverage amount requested in case there is a limitation to subscribe in the IPO without any responsibility on Mbank.
- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS. <https://www.mbank.ae/terms-conditions/>
- The customer must read the terms of the investment services form and the IPO prospectus (copy available on the IPO company's website or upon request).
- This product provides immediate funds release for IPO subscription. Hence no cooling-off period
- Mbank owes no liability whatsoever to any party for any loss that may suffer because of the IPO subscription in which the investor subscribed through Mbank.
- You can contact the Bank for any inquiries, assistance, or complaints at any of its branches or by calling our customer services on 600 57 1111.

### Warnings !!

- ⚠ Market value of the shares may fluctuate after listing and there are some risks associated with that investment accordingly.
- ⚠ Investing in and holding the shares involves financial risk. Investors should carefully review all the information contained in the IPO prospectus and should pay particular attention to the risks associated with the investment.
- ⚠ The Bank may apply any credit balance that is held in your name in any account and/or at any branch of the Bank towards any obligations or amounts due.
- ⚠ If your account continues to remain in overdrawn status due to insufficient credits to the account, your credit score will be affected. It may also limit your ability to access loan/financing in the future.

### Acknowledgement

I hereby agree to the use and/or share of my Personal Data in relation to this Mbank Product, and by signing or accepting this Key Fact Statement, I acknowledge that I have received, read, and understand this Key Fact Statement and Terms & Conditions.

Customer Name

Customer Signature

Date