

Key Facts Statement - Savings Account

Key Facts Statement provides you with information about the key features, requirements, fees and charges etc. for the Savings Account. The Savings Account is an interest bearing account for your savings and transactional needs.

Product Details

Particulars	Description
Type of account	Savings Account
Applicable for	Individual UAE citizens, Residents and Non-Residents
Account currency	AED, QAR, USD, EUR, GBP
Cheque book	Not Offered
Debit card	Offered (in AED only)

Interest Rates

Particulars	Description
Interest rate (per annum)	0.25%
Basis of interest calculation	Daily closing balance
Interest credit frequency	Half Yearly

Requirements

Particulars	Description		
Minimum Balance requirement	AED 1000, QAR 1000, USD 1000,EUR 1000 & GBP 1000		
Other Requirements	Salary Transfer - No minimum balance required. Resident/Non-Residents eligible.		
Debit Card Limits	Transaction	Daily Limit	Maximum Transaction Count
	Withdrawal	AED 20000	5
	Purchase	AED 100000	10

Fees & Charges

Particulars	Description
Fall below fee for non- maintenance of minimum balance	AED 25, QAR 25, USD 10, EUR 10, GBP 10 (+ VAT)
Account opening fee	Nil
Account closure fee (within 6 months of opening)	AED 100 + VAT (Equivalent for other currencies)

Services Available

Particulars	Description
Service applicable for	<ul style="list-style-type: none">• Free transfer between own accounts• Foreign currency Remittance• Standing orders• Free International debit card• Online & Mobile Banking

Website links & Contact Information

- Interest rates are subject to change, please refer to link below for latest rates.
- For full and latest fees & charges , Schedule of fees & Charges and other product details please visit our website <https://ae.dohabank.com/schedule-of-charges/charges-personal-customers/>
- To Contact us, Please visit to <https://ae.dohabank.com/contact-us/>

Additional Information

- Bank reserves the right to amend its Terms and Conditions, with 60 days prior notice to consumers.
- If required minimum monthly average balance is not maintained, bank may levy fee.
- To avoid any misuse or fraudulent activities by others, please keep Debit cards safe and do not disclose your internet banking credentials and PIN.
- Bank's Terms and Conditions shall be read and implemented in line with this KFS.
- Details of transactions will be available in customer's statement of account which may be availed on Internet banking , Mobile app, By post, By e-mail, or request basis.
- If debit card is lost / stolen, please call us on 24-hr phone banking service immediately. Replacement card shall be sent in 5 calendar days.

Warning Statements

- Always provide the Bank with copies of your updated documents. Not providing these documents might result in the charges, transactions being restricted, account being blocked, or account being closed.
- Bank reserves the right to 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.
- Failure to meet our terms and conditions before and during your relationship with us, may lead to restriction, blockage, or closure of your Bank account.
- Bank reserves the right to apply any credit balance which is held in the Customer's name in any account and/or at any branch of the Bank towards any indebtedness or amounts due.

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