

Transition to Shariah Compliant Products and Services

Dear Customer,

Government Entity Terms & Conditions - Ahli United Bank (UK) PLC

As a valued client of Ahli United Bank (UK) PLC ("AUBUK"), we are notifying you that AUBUK has updated its Government Entity Terms & Conditions Governing Accounts and Services (the "Government Entity Terms & Conditions").

In your capacity as a Government Entity Client of AUBUK:

- (a) Up to and including 7 November 2024, the existing Government Entity Terms & Conditions will continue to apply to you. That document will no longer be effective or applicable to you after 7 November 2024; and
- (b) From and including 8 November 2024, a new version of the Government Entity Terms & Conditions will come into effect and will be applicable to you in replacement of the existing Government Entity Terms & Conditions.

You are not required to take any action to accept the Government Entity Terms & Conditions. All supplementary terms and conditions governing any supplementary services that AUBUK provides will remain unchanged. The Government Entity Terms & Conditions are available for viewing on our website at the following weblink: <https://www.ahliunited.com/uk/shariah-compliant-banking/>.

In order to access the relevant documents, please click the tab entitled "Government Entity Clients", where you will find the following:

- 1. Client Notification;
- 2. Government Entity Terms & Conditions;
- 3. Wakala Master Agreement;
- 4. Summary of Key Changes, which explains the key differences between the updated Government Entity Terms & Conditions and the previous version of the Government Entity Terms & Conditions;
- 5. Frequently Asked Questions; and
- 6. Previous Terms & Conditions.

We have not included hard copy printouts of these documents with this letter, but please let us know if you would like us to send these to you separately.

Between now and 8 November 2024, please read the updated Government Entity Terms & Conditions and the Summary of Key Changes. We value your custom and hope that the updated Government Entity Terms & Conditions will be acceptable to you. **However, if you do not accept the updated Government Entity Terms & Conditions, you have the right to terminate your relationship with the Bank, without charge, at any time before 8 November 2024.** In these circumstances, the Bank will provide you with assistance either to close your Account(s) or to transfer them to another bank. If you do not contact us to close or transfer your Account(s) before 8 November 2024, you will be deemed to have accepted the new Government Entity Terms & Conditions.

For your information, we have also produced updated sets of terms & conditions that are applicable specifically to AUBUK's Corporate Clients and Individual Clients. We will contact you separately if either of those sets of terms & conditions is also applicable to you.

Please do not hesitate to let your Relationship Manager know if you have any queries in relation to the Government Entity Terms & Conditions.

Yours sincerely,



Philip Crawford

Chief Executive Officer

Ahli United Bank (UK) PLC