

Transition to Shariah Compliant Products and Services

Dear Customer,

Individual 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 Individual Terms & Conditions Governing Accounts and Services (the "Individual Terms & Conditions").

In your capacity as an Individual Client of AUBUK:

- (a) Up to and including 7 November 2024, the existing Individual 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 Individual Terms & Conditions will come into effect and will be applicable to you in replacement of the existing Individual Terms & Conditions.

You are not required to take any action to accept the Individual Terms & Conditions. All supplementary terms and conditions governing any supplementary services that AUBUK provides will remain unchanged. The Individual 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 "Individual Clients", where you will find the following:

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

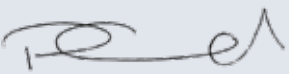
We have not included hard copy printouts of these documents with this letter, but please let us know if you would like us to send these to you separately.

Between now and 8 November 2024, please read the updated Individual Terms & Conditions and the Summary of Key Changes. We value your custom and hope that the updated Individual Terms & Conditions will be acceptable to you. **However, if you do not accept the updated Individual 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 Individual Terms & Conditions.

For your information, we have also produced updated sets of terms & conditions that are applicable specifically to AUBUK's Corporate Clients and Government Entity 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 Individual Terms & Conditions.

Yours sincerely,



Philip Crawford

Chief Executive Officer

Ahli United Bank (UK) PLC