

## SUMMARY BOX FOR KUWAIT FINANCE HOUSE PLC: CALL INVESTMENT ACCOUNT (USD)

Offered on the basis of Wakala. A Call Account is a deposit Account into which deposits are permitted and from which withdrawals are permitted (without notice)

This key product information is effective from and including 8<sup>th</sup> of November 2024.

<b>Account Name</b>	Call Investment Account (USD) (Instant Access Investment Account)
<b>What is the expected profit rate?</b>	1.50% Gross and 1.51% AER A minimum balance of \$7,500.00 is required to earn profit.  Expected profit is calculated daily on the balance at the end of the day and paid twice a year: on 30 June and 31 December.  Expected profit is only payable on end of day balances of \$7,500 and over.  Details of the level of the expected profit rate applicable can be provided by your Relationship Manager or can be found on our website: <a href="http://www.uk.kfh.com">www.uk.kfh.com</a>
<b>Can Kuwait Finance House PLC change the expected profit rate?</b>	Yes. We may change our expected profit rate that applies to this call investment account. We may review the profit rate if the Bank of England base rate changes or we are not able to generate the expected profit rate due to other circumstances.  Please refer to our Terms and Conditions for further information.
<b>What would the estimated balance be after 12 months of 1,000 on your chosen currency</b>	An investment of \$1,000.00 at a rate of 1.50% will be \$1,015.06. (A minimum balance of \$7,500.00 is required to earn profit).  This example assumes that there are no additional investments or withdrawals and below the threshold on which the expected profit is generated. The investment amount will not generate any profit and the investment amount will stay the same during a 12 month period.  The projection is provided for illustrative purposes only and does not take into account your individual circumstances.
<b>How do I open and manage my account?</b>	To open a Call Investment Account, you must apply through the Private Banking or Premium Banking Relationship Management teams in London.  You can contact us by any of the following, whichever is more suitable for you: <ul style="list-style-type: none"> <li>• in person at our offices: 35 Portman Square, London WH1 6LR</li> <li>• by telephone: +44 (0) 20 7487 6500</li> <li>• by email: <a href="mailto:info.kfhplc@kfh.com">info.kfhplc@kfh.com</a></li> <li>• by contacting your Relationship Manager directly</li> </ul>

	<p>The product is available to individuals on a sole or joint (up to 4 persons) basis.</p> <p>To be eligible to apply, you must:-</p> <ul style="list-style-type: none"> <li>• Have a Current Account (GBP- based on the principle of Qard Hasan) with Kuwait Finance House PLC.</li> <li>• There is no maximum amount for a Call Investment Account (USD).</li> </ul> <p>Your application acceptance will be subject to the successful completion of an Account Opening Application Form and documents the Bank may require.</p>
<p><b>Can I withdraw money?</b></p>	<p>Yes, this is an instant access account and there are no limits on the number of withdrawals that can be made, subject to maintaining the minimum balance requirements.</p>
<p><b>Additional information</b></p>	<p>AER stands for Annual Equivalent Rate and illustrates what the expected profit rate would be if profit was on an annual basis.</p> <p>Gross is the rate of profit payable without the deduction of income tax.</p> <p>The expected profit rate is what we expect to deliver to you from investing your funds. It's the profit we share with you from the returns generated. We monitor your account daily to make sure it's achieved. If we don't think it will be, we'll get in touch to tell you the new expected rate. You then have the option of keeping your account with us at the new rate or withdrawing your original deposit along with the profit earned. So far, we've always paid our customers the expected profit rate.</p> <p>Any expected profit is paid gross to your account, and it is your responsibility to pay tax on any money you may owe to HM Revenue and Customs (HMRC) or to your relevant tax authority.</p> <p>This product is protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme.</p> <p>For further information about the compensation provided by the FSCS, refer to the FSCS website at <a href="http://www.FSCS.org.uk">www.FSCS.org.uk</a></p> <p>The information provided is a summary of the key features of the Call Investment Account and is not intended to be a substitute for reading the Terms and Conditions that apply to the account.</p>

Kuwait Finance House PLC (a wholly owned subsidiary of KFH Group) is registered in England and Wales under No. 00877859 and with a registered office in the UK at 35 Portman Square, London W1H 6LR. Kuwait Finance House PLC is a member of the Financial Services Compensation Scheme and is subject to the jurisdiction of the Financial Ombudsman Service. Full details of these schemes can be obtained upon request. Kuwait Finance House PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Reference number: 131818). Member of the KFH Group of Companies.