Islamic Banking

Islamic fixed term deposit account summary box

Account name	Islamic Fixed Term Deposit Account
What is the expected profit rate?	The Fixed Term Deposit expected profit rates we offer may vary based on factors such as performance of underlying investments, currency, deposit amount, term length, and prevailing market conditions. The applicable profit rate for your Fixed Term Deposit will be set out in your Confirmation and is expected to remain fixed for the entire duration of the Fixed Term Deposit. Profit accrues daily and is paid at maturity into the account from which you initially funded the deposit, unless you have selected Auto-Renewal, in which case any achieved profit can be reinvested along with the capital. As our expected profit rates may change frequently, we will advise you of the current rate applicable before you open the account.

Period	USD amount	Gross annual rate*	AER**
1 month	100,000 1,000,000	2.69% 3.04%	2.72% 3.08%
3 month	100,000 1,000,000	2.71% 3.06%	2.74% 3.10%
6 month	100,000 1,000,000	2.72% 3.07%	2.74% 3.09%
1 year	100,000 1,000,000	2.73% 3.08%	2.73% 3.08%

* The Gross Annual Rate is the expected profit rate applicable to your Fixed Term Deposit as stated in your Confirmation. It is expressed without any deduction for tax.

** The Annual Equivalent Rate (AER) illustrates what the expected profit rate would be if profit was paid and compounded annually.

Can Arab Bank Europe change the expected profit rate?	Subject to the actual performance of the underlying investments, the profit rate applicable to each Fixed Term Deposit is confirmed at the time of placement and expected to remain fixed for the entire duration of the specified Fixed Term, as set out in your Confirmation.

What would the estimated balance be at maturity and after one year, based on the above range of deposits?

Period	USD amount	At maturity	After one year*
1 month	100,000 1,000,000	$100,224 $1,002,533	$102,723 $1,030,827
3 month	100,000 1,000,000	$100,678 $1,007,650	$102,738 $1,030,953
6 month	100,000 1,000,000	$101,360 $1,015,350	$102,738 $1,030,936
1 year	100,000 1,000,000	$102,730 $1,030,800	$102,730 $1,030,800

* (assuming auto-renewal, with profit capitalised)

Eligibility

Eligibility criteria:

- You must be at least 18 years of age.
- Both sole account and joint accounts are available.
- Accounts for the benefit of any persons below 18 years of age can be opened by their parent or legal guardian.

How do I open & manage my account?	**How to open the account:** • You can open an account by visiting a branch or through communication channels agreed with the Bank. Account opening will be subject to the Bank's normal compliance checks. **Minimum / maximum balance:** • The minimum deposit amount is GBP100,000 and its equivalent in other currencies (USD/EUR/CHF). • There is no upper limit on the amount of the deposit or on the number of individual fixed term deposits you can hold in your Islamic Fixed Term Deposit Account. **How to manage the account and communicate with us:** • You can see your account balances via the Arab Bank Europe Mobile Banking Application, or by registering for our online E-Statements service at www.arabbankeurope.com to view your balance only. You can manage the account and transfer your balance via instructions through our Arab Bank Europe Mobile Banking Application, over email, the phone or in the branch.
Can I withdraw money?	The Islamic Fixed Term Deposit (FTD) Account is not intended for withdrawals prior to the Maturity Date of any Fixed Term Deposit. Early termination may be permitted only under exceptional circumstances and at the Bank's sole discretion. If an early withdrawal request is approved by us, we reserve the right to revise the expected profit rate agreed upon opening your Fixed Term Deposit and to pay you a revised (reduced) profit rate. You will be informed of the exact revised profit rate before any withdrawal is processed. At maturity, you may choose to withdraw the funds or reinvest them. If you have opted for Auto-Renewal, the expected profit rate for the new term will be reset based on prevailing profit rates at the time of renewal, among other factors, and you will receive a new Confirmation.
Additional Information	There is no limit to the number of Fixed Term Deposits you may hold within an FTD Account. However, all Fixed Term Deposits within a single FTD Account must be in the same currency. If you wish to place Fixed Term Deposits in a different currency, a separate FTD Account must be opened for each currency. When opening your FTD Account, you may select Auto-Renewal for either capital only or capital plus profit at maturity. If selected, each Fixed Term Deposit will automatically renew for the same Term unless we receive alternative instructions from you at least 3 Business Days prior to the Maturity Date. We do not currently deduct tax from profit paid to you. The tax treatment of profit depends on your personal circumstances and may be subject to change. **Additional Note:** The illustrative expected profit rates provided are the rates applicable as of 02/07/2026.

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