

### Terms and conditions of the overdraft facility

1. The availability of the overdraft facility is subject to National Bank of Abu Dhabi PJSC ( hereafter referred to as “the Bank”) Bank’s credit approval process and lending criteria. The Bank reserves the right to refuse the application.
2. The Bank may, in its sole discretion, offer a lower overdraft limit than requested in the application.
3. All sums due under the overdraft facility are immediately repayable on written demand by the Bank.
4. The Bank reserves the right to vary these terms and conditions at any time. In addition, the Bank may cancel, reduce, vary, suspend or terminate the overdraft facility at any time. If the Bank exercises its discretion in this regard, it shall notify the customer within a reasonable time thereafter.
5. The Bank shall calculate interest on a daily basis on the balance of the overdraft, which interest shall be payable monthly. The Bank reserves the right to vary the rate of interest at any time and with immediate effect.
6. The customer authorizes the Bank to deduct from the customer’s account all interest accrued in connection with the overdraft facility on a monthly basis.
7. These terms and conditions are governed by and shall be construed in accordance with the laws of the United Arab Emirates (the “**UAE**”).
8. The customer submits to the exclusive jurisdiction of the UAE courts to settle any dispute arising in connection with the overdraft facility and/or these terms and conditions.
9. To the extent allowed by law, the Bank may take proceedings in any other court and concurrent proceedings in any number of jurisdictions.

### Declaration

By requesting for revolving overdraft, the customer authorises the Bank to request a credit information report from the Al Etihad Credit Bureau (or any successor organization) at any time and disclose any information to: (a) any member of the Bank’s group of companies, (b) any professional advisor of the Bank who is under a duty of confidentiality to the Bank, (c) any authorized credit reference agency or credit bureau, (d) any actual or potential transferee or assignee of the Bank’s rights under this agreement, and (e) as required by law, government or regulatory authority or by court order. The customer shall not hold the Bank or its group companies or any of its or their respective directors, officers, employees and agents liable for the use or furnishing of these details and/or information.

The customer confirms that the amount of the overdraft facility is not more than two times their monthly salary deposited in their account with National Bank of Abu DhabiPJSC (the “**Bank**”).

The customer accepts to pay an annual fee of AED 200 as well as a monthly interest rate of 1.25% on any balance on their overdraft facility. These charges as well as the monthly interest rate may be changed from time to time in the Bank's sole discretion.

The customer further confirms that all information provided to the Bank in support of the application for an overdraft facility ("**Overdraft Application**") is true, accurate and not misleading in any way. He/she acknowledges that this information will form the basis of any decision that the Bank may take in granting the Overdraft Application.

The customer confirms that he/she is not and has never been bankrupt and hereby warrants that there are currently no bankruptcy proceedings commenced against him/her.

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