

## Wasel Account - Key Facts Statement



Product	Product Description
<p><b>WASEL ACCOUNT</b></p>	<p>WASEL is a distinguished Value Proposition for Egyptians, UAE nationality and expat customers resident in Egypt or the UAE offering a bundle of different products and services to match their needs and aspirations including but not limited to:</p> <ul style="list-style-type: none"> <li>• Dedicated Relationship Manager in Egypt</li> <li>• 24/7 ADIB Egypt &amp; UAE Customer Care Support</li> <li>• Priority Pass/Queuing at 70 ADIB Egypt branches</li> <li>• Free funds transfer between ADIB Egypt and other banks in Egypt</li> <li>• Discounted financing profit rates &amp; Admin fees on Assets products and Real Estate Finance</li> <li>• Special profit rate on Wakalat</li> <li>• Free internet banking/mobile banking/SMS service</li> <li>• Preferential FX rates</li> <li>• Airport rides + meet &amp; assist (Egypt) for Diamond Segment, to book by calling (From outside Egypt: +202 38 28 9300 and in Egypt +219951) up to 48 hours before arrival</li> <li>• Free concierge services in Egypt, call and &amp; book via phone on +201101047443</li> <li>• Access to Airport Lounges as per offers on the MasterCard Platinum Debit Card</li> <li>• Discounts on car rentals as per offers on the MasterCard Platinum Debit Card</li> <li>• The ADIB Egypt Debit cards are restricted for International Spends as per Central Bank of Egypt regulations.</li> </ul> <p><small>Terms &amp; Conditions Apply. *Priority Customers</small></p>

## Key Requirements

### WASEL ACCOUNT

- **UAE Nationals:**
  1. Valid original Emirates ID (Minimum 6 months validity)
  2. Valid original passport or a self-attested passport copy (Minimum 6 months validity)
  3. UAE Residence Address Proof - Utility Bill (not more than 1 month old), or, Tenancy Contract, or, Property Title Deed, or, an Account Statement (not more than 1 month old) of a UAE Bank with complete address.
- **Egypt Nationals:**
  1. Valid original Emirates ID (Minimum 6 months validity)
  2. Valid original passport or a self-attested passport copy (Minimum 6 months validity)
  3. Valid Egypt National ID (valid, and not expired)
  4. Proof of Income / Employment - Salary Certificate (Should not be more than 3 months old), or, Proof of Income (Self-employed) (Trade License, valid and not expired), or, ADIB UAE Account Statement (for last 3 months)
- **UAE Residents (Other than UAE & Egypt Nationals)**
  1. Valid original Emirates ID (Minimum 6 months validity)
  2. Valid original passport (Minimum 6 months validity)
  3. Valid Egypt Residence Visa If available (Minimum 6 months validity)
  4. Proof of Income / Employment - Salary Certificate (Should not be more than 3 months old), or, Proof of Income (Self-employed) (Trade License, valid and not expired), or, ADIB UAE Account Statement (for last 3 months)
  5. UAE Residence Address Proof Utility Bill (not more than 1 month old), or, Tenancy Contract, or, Property Title Deed, or, an Account Statement (not more than 1 month old) of a UAE Bank with complete address.

## Segment Eligibility

<b>Classic</b>	Up to EGP 100,000
<b>Gold</b>	Up to EGP 100,000 to EGP 999,999
<b>Diamond</b>	Up to EGP 1000,000 above

## Key Product Features & Financial Terms

Account Features	Minimum to open	Account Type	Minimum to earn profit	Expected Profit Rate	
<b>SMART</b>	EGP 25K	Investment Account ADIB SMART Account "SMA"	EGP 100K	0 – 99.9K	0.00%
				EGP 100K – EGP 499.9K	4.75%
				EGP 500K – EGP 999.9K	6.00%
				EGP 1MN – EGP 2.99 MN	6.50%
				EGP 3MN and above	7.50%
<b>QSA</b>	EGP 5K	Saving Account Quarterly profit "QSA"	EGP 1	0 – 99.9K	3.00%
				EGP 100k – EGP 499.9K	5.00%
				EGP 500K – EGP 999.9K	6.50%
				EGP 1MN – EGP 9.99MN	7.50%
				EGP 10MN and above	8.00%
<b>DPA</b>	EGP 25K	Investment Account Daily Profit Account "DPA"	EGP 100K	0 – 99.9K	0.00%
				EGP 100K – EGP 499.9K	4.25%
				EGP 500K – EGP 999.9K	5.50%
				EGP 1MN – EGP 2.99 MN	6.00%
				EGP 3MN and above	7.25%

Fees & Charges	
Account Opening	Free for Wasel Accountholders (Standard fee of EGP 100 per account)
Minimum Balance (Monthly Average)	Savings Account EGP 5,000 Current Account EGP 5,000 Current Investment Account (CUI) EGP 5,000 Quarterly Savings Account (QSA) EGP 5,000 SMART Savings Account EGP 25,000 Daily Profit Account (DPA 365 days account) EGP 25,000
Breach of Minimum Balance	Standard fee of EGP 50 per account
Quarterly Maintenance	Free for Wasel Accountholders (Standard fee of EGP 50 per account)
Transfers within ADIB Egypt	Free (any currency)
Transfers to Other Banks in Egypt	Free (EGP currency only)
Debit Card (1 st Issuance)	Free (For International Courier to UAE charges of USD 15 to 30 apply)
Debit Card PIN Mailer (1 st Issuance)	Free (For International Courier to UAE charges of USD 15 to 30 apply)
Cheque Book (1 st Issuance)	Free (For International Courier to UAE charges of USD 15 to 30 apply)
e-Statements	Free
Other Fee & Charges	Please visit <a href="http://www.adib.eg">www.adib.eg</a> or download the Retail Schedule of Fees & Charges here

Shared 12/2023

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Near Al Bateen Airport, Abu Dhabi, United Arab Emirates, PO Box 313 | Contact Number: 600 543 216

مصرف أبوظبي الإسلامي شركة مساهمة عامة مرخصة من مصرف الإمارات العربية المتحدة المركزي  
العنوان - المقر الرئيسي لمصرف أبوظبي الإسلامي، شارع الشيخ راشد بن سعيد طريق المطار القديم، مقابل فندق هيلتون  
كابيتال جراندي، بالقرب من مطار البطين، أبوظبي، الإمارات العربية المتحدة، صندوق بريد 313 | رقم الاتصال: 600543216

