



Product Fact Sheet

Najma Account

Account dedicated to minors below the age of 17 years, who are keen to save. The younger they start, the more they save. It is a great investment option for depositors who wish to earn Halal returns on their savings.

Product Summary

Currency	Features and Benefits	Fees and Charges
KES	<ul style="list-style-type: none"> No minimum Operating Balance. Available to minor's up to the age of 17 years. Free E statement Restricted to 1 withdrawal per month. Access to Internet Banking. 	<ul style="list-style-type: none"> Account Maintenance - Free Counter withdrawal - Free Free Bankers Cheque for Fees Payment - (3 free per year)

By investing in the DIB Savings Account, the depositor authorizes DIB Bank Kenya to invest his/her funds based on unrestricted Mudaraba contract per the principles of Sharia. DIB Bank Kenya invests these funds in its Common Mudaraba Pool with other deposits and the shareholders' equity. The profit on the Common Mudaraba Pool is distributed amongst the shareholders' and depositors based on agreed upon weightages which take into consideration the tenor, amount of deposit and profit payment frequency of the account.

This document should be read in conjunction with the Terms and Conditions of the Product and DIB Bank Kenya Tariff Guide which is available in our branches and our website www.dibkenya.co.ke. The Bank shall be entitled to vary these Conditions from time to time. Notification of any such variation shall be given to you either in writing or by publication thereof by such means as the Bank may select and a variation so effected shall be binding to you.

Complaint Procedure

Should you have any complaint related to this product or any other product or service offered by DIB Bank Kenya, we welcome you to lodge your complaint through your relationship manager, our Contact Centre at +254 709 91300/+254 20 5131300, our email at contactus@dibkenya.co.ke or alternatively you can visit your nearest branch.

Acceptance

I/ We confirm that I/ We have understood all the charges related to the Bank's products. I/ We confirm that the accounts will be used for legal purpose as outlined in the laws of Kenya. I/ We confirm that I/ We have been provided with a copy of the Products Facts Sheet which has been explained to me and which I have read and understood.

Name _____ Signature: _____ Date _____

Name _____ Signature: _____ Date _____