

KEY FACTS STATEMENT

STRUCTURED NOTE¹ - 1 YR 95% Capital Protected Health Care Equities Basket Note

What is the Product?	Quick Facts		
<p>Structured Notes are investments that are designed to meet specific objectives such as capital protection subject to achieving the expected results from the Wakala for investment, diversification, expected profit based on Note performance and access to non-traditional asset classes. Structured Notes provide exposure to an underlying Shari'a compliant index, commodity, equity, or group of equities. The performance of your investment will be dependent on the performance of the underlie, so a clear understanding of the characteristics of the underlie is essential to making an informed decision about Structured Notes.</p>	<ul style="list-style-type: none"> • Issuer: Abu Dhabi Islamic Bank PJSC (ADIB) • Issuer Credit Rating: A2/A+/AAA² • ADIB Product Risk Rating: This product is only suitable for customers with a 'Balanced' risk rating and above • Type of Product: Basket of Equities • Capital Protection: 95% at maturity subject to achieving the expected results from the Wakala for investment. • Tenure: 1 Year(s) • Lock-in Period: 3 Months 	<ul style="list-style-type: none"> • Underlying Equities: Equities (equally weighted average basket of stocks): <ul style="list-style-type: none"> (i) Merk & Co, Inc (ii) Gilead Sciences, Inc (iii) Johnson & Johnson (iv) Sanofi SA (v) Novartis AG 	<ul style="list-style-type: none"> • Currency: United States Dollar (USD) • Minimum Subscription: USD 50,000 • Subscription Period: 25 May 2021 to 23 June 2021 • Investment Date: 27 May 2021 • Observation Date: 24 May 2022 • Maturity Date: 27 May 2022 • Shari'a Board: Internal Shari'a Supervisory Committee of ADIB • Regulator: Central Bank of the UAE (CBUAE)

Fees and Charges:	
Agency Fee:	1.5% of the Investment Amount (exclusive of Value Added Tax)
Value Added Tax (VAT):	5% of the Agency Fee
Early Redemption Fee:	Full redemption is only available after a 3-month lock-in period (at no additional fee)

WARNINGS & RISK FACTORS

Below are some of the warnings and risk factors associated with investing in Structured Notes. For a complete list of associated risks, please refer to the respective Structured Note Term Sheet.

- **ADIB's Performance Risk:** The Wakala agreement for investment made between ADIB and its customers may not achieve the expected profit due to market risk. This can negatively affect the value of the investment. Customers should understand that past performance is not a reliable guide to future performance.
- **Credit Risk:** In the event of a default of the counterparty that ADIB has entered an agreement with, customers shall bear all credit risks related to the counterparty on which ADIB has acted as an agent on behalf of the customers.
- **Currency Risk:** The investment amount may be negatively affected by foreign exchange risk if the investment amount deposited is other than the currency of the Structured Note.
- **Early Redemption Risk:** The investment amount may be negatively affected if redemption is made before the maturity date. If you invest in this product, you will not have any access to your money for the duration of the 3-month lock-in period. After a 3 month lock-in period, the investment can be redeemed on a monthly basis, at an agreed upon price and at no additional fees. The redemption price can be equal, higher or lower than the initial investment amount.
- **Market Risk:** All market factors that may systemically affect Note Performance, Wakala agreement for investment and benchmark reference can negatively affect basket performance and investment amount.
- **Other Risk:** In addition to the specific risks stated above, the Note Performance may be impacted by other legal and regulatory factors.

¹This information is accurate at the time of printing/publishing. No legal, investment, financial or other advice is hereby given to the customer on the part of ADIB. ADIB assumes no liability or responsibility in any manner whatsoever for any losses that the customer may suffer as a result of the performance of the investment/funds. In the event that the customer requires any advice in this respect, the customer should engage the services of an independent financial or legal advisor as appropriate.

² Per Moody's, Fitch, S&P and Bloomberg.

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WARNING

Past performance is not a reliable guide to future performance. If you invest in this product, you may lose some, all or more than the amount of money you invested.

WARNING

If you invest in this product, you will not have any access to your money for the duration of the -3month lock-in period. After a -3month lock-in period, the investment can be redeemed on a monthly basis, at an agreed upon price and at no additional fees. The redemption price can be equal, higher or lower than the initial investment amount.

WARNING

If you cash in your investment before the maturity date, you may lose some or all of the money that you invested.

Note Performance³: R

If [Basket Performance] is above 0% then
 $95\% \times \text{Investment Amount (IA)} + 30\% \times (\text{Basket Performance}) \times \text{IA}$

If [Basket Performance] is at or below 0% then
 $95\% \times \text{IA}$

Return Scenarios

Scenario 1: Basket Performance is 25%

Investment Amount (IA):	\$100,000
Return: $(25\% \times 0.30) = 7.5\%$ of IA	\$7,500
Total: (95% of IA + Return)	\$102,500
Agency Fee (1.5% of IA)	\$1,500
VAT (5% of Agency Fee)	\$75
Net Amount	\$100,925

Scenario 2: Basket Performance is -3%

Investment Amount (IA):	\$100,000
Return: $(-3\%) = 0\%$ of IA	\$0
Total: (95% of IA + Return)	\$95,000
Agency Fee (1.5% of IA)	\$1,500
VAT (5% of Agency Fee)	\$75
Net Amount	\$93,425

³Where 'R' is the aggregate of the Investment Amount plus the Return at Maturity Date and 'IA' is the Investment Amount.

WARNING

These figures are examples only. There are not a reliable guide to the future performance of your investment.

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Key Terms and Conditions

For the full list of terms and conditions, please refer to the application/subscription form

- In relation to the Wakala agreement for Investment, the customer hereby appoints ADIB as their Wakil, and ADIB accepts this appointment as Wakil of the customer with respect to the investment of the Investment Amount in Islamically acceptable transaction(s) as part of the Wakil's General Pool. This is in compliance with the rules and principles of Shari'a as determined by the Shari'a Board of ADIB and the terms and conditions of the standard Master Wakala Agreement for investment (of ADIB) approved by the Shari'a resolution no. (2/2008/1/29). The investment does not have its own legal entity and the assets of the investment may be held in the name of ADIB acting as Wakil.
- ADIB reserves the right to alter at its discretion the subscription period and has the right to process, reject, cancel or alter the subscription period not exceeding a period of 30 days from the subscription date, any or all investments without any liability toward the customer. During this subscription period, the customer will be exposed to different types of risks including but not limited to foreign currency exchange rates risk.

WARNING

In the event that the Customer breaches any product related terms and conditions, the Bank reserves the right to terminate the relationship, restrict the Customer's accounts, apply the relevant product fees if applicable or charge any actual costs incurred by the Bank or submit adverse reports to the credit agency.

COOLING-OFF PERIOD

Once you enter into the financing contract, you will be bound by the terms and conditions of the financing contract however in accordance with the Consumer Protection Regulation and Standards you have the right to a cooling-off period option. This is a right to cancel the financing contract within five (5) complete business days starting immediately after signing the financing contract (the "Cooling-Off Period"). However, you may choose to waive your right to the Cooling-Off Period.

Warning
If you choose to waive your right to the Cooling-off Period, you will be bound by the terms and conditions of the financing contract once it is concluded between you and the Bank. Consequently, you will be subject to the risks of price fluctuation of the item sold/leased to you starting from the finance contract signing date.

APPLICANT ACKNOWLEDGEMENT

I acknowledge receiving this Key Fact Statement prior to signing the term sheet:

Customer's Signature:

Date: