

Section	Family Banking
Family Lead & Family Account	A Family Account is a Joint Account that can be opened by two individuals (each "Family Lead"). Each of them must be an existing Wio Personal customer. An existing Wio Personal customer can invite another existing Wio Personal customer to co-own and jointly operate a Family Account. For example, you can invite a family member or partner whom you trust to jointly manage and operate a bank account for common expenses, savings and investments. Each Family Lead can operate the Family Account singly (without need of approval from the other Family Lead) and has full authority on the Family Account, except in respect of account closure as clarified hereinafter. The pricing and benefits of the Family Account will be based on Family Subscription Plan as described below. Family Account has a unique Account Number and IBAN (International Bank Account Number) and can be used for local and international transfers. Family Account is offered in AED only. Cheque book is currently not available for Family Accounts. Debit cards and virtual cards for each Family Lead can be created to access funds in the Family Account. Family Lead (without consent of the other Family Lead) can invite a Family Member to have access to a Pocket, which is described below.
Family Members	A Family Member is an individual who is a resident of the UAE, above the age of 8 years and has been invited by an existing Wio Bank Personal customer/s account holder (Family Lead) to use a Pocket created and managed by the Family Lead. The Family Member does not need to have a Wio Personal bank account to get invited. However, each Family Member will require a unique mobile number to be invited and access the Wio Personal app. The Family Member, upon accepting the invite will be issued a virtual card by the Family Lead (who can give access to funds available either in the pocket or in their Family Account). The Family Member does not have access to any other Pocket or Account other than those chosen by the Family Lead when requesting the virtual card. The Family Lead shall be responsible for ensuring that any individual they invite, including minors, as a Family Member needs to comply with Standard Terms and any additional terms that Wio may require from time to time. The Family Lead must communicate these Terms and Conditions to their invited participants and ensure their adherence. All transactions and actions performed by a Family Member are Family Lead's sole responsibility. Wio may close your bank account if a Family Member breaches the terms and conditions or any regulation applicable to Wio.

Wio Bank PJSC is incorporated under the laws of Abu Dhabi, United Arab Emirates. Address: Etihad Airways Centre, 5th Floor, Abu Dhabi, UAE.
Wio Bank is licensed and regulated by the Central Bank of the UAE.

This Key Facts Statement is subject to Consumer Protection Regulation and accompanying Standards.
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Family Banking Key Fact Statement

(Effective November 2025)



Pockets	Pockets are spaces created within an account (either a Current Account or Family Account, hereinafter an "Account") owned by a Family Lead and the Family Lead can fund a Pocket or move money from a Pocket to their Account. Family Members can view the available balance in the Pocket only through their Wio Personal app. The Family Lead may set transaction limits to a Pocket subject to availability in the Wio Personal app. You can create only one Pocket for each Family Member. Up to 3 Pockets will be free of charge. Additional Pockets may be subject to fees and will be informed in the Wio Personal app. Pockets has a daily spending limit which can be checked in your app, which Wio can decide to change from time to time. For updated schedule of charges please visit Wio Personal Pricing section.
Plan	Family Plan: A minimum average balance (among all Family Leads and Family Members) per calendar month of AED 35,000 across Wio accounts is required (Current account, Savings Spaces, Family Account, Pockets, Family Savings Spaces and investments on Wio Invest). A monthly fee of AED 49 (VAT inclusive) will be charged if the minimum average balance is not achieved at the end of each calendar month. Fee will be debited from Family Account or Current Account of the Family Lead who initiated Family Banking Plan if Family Account balance is insufficient. To avail all benefits of the Family Plan, all members will need to have either: a) an active Family Account with another Family Lead or, b) a Pocket for a minor Family Member or, c) a Shared Card for adult Family Members. Daily transaction limit for local and international transfers is AED 500,000 (or its equivalent in other available currencies). This means that a single transfer cannot exceed either AED 500,000, and the total sum of all transfers within one day cannot exceed AED 500,000. In case there is no active Family Account with another Family Lead or Pocket for minor Family member or Shared Card with adult Family Member, customers who have opted for Family Plan will be moved to either Salary Plan (if salary is received from acceptable means recognized by Wio) or Plus Plan, by the end of the second full month from the date you have chosen the Family Plan.
Current Account	This KFS shall be read together with Wio Personal KFS where you can find the terms applicable to the Current Account in AED.
Family Account Cashback	This KFS shall be read together with Wio Personal KFS and Schedule of fees, where you can find the terms applicable to the cashback rewards. Rewards apply to spends from the Family Account and excludes spends from Pockets.

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Disputes related to a Family Account	Wio will not intervene in disputes between Family Account Holders. If Wio becomes aware of a dispute or conflict, Wio may freeze or block the Family Account until a) receiving written instructions from all Family Leads or b) upon receipt of a court order. In case of account closure due to a dispute, the account balance will be equally distributed based on both Family Leads instruction unless Wio receives otherwise an instruction in writing by a competent authority. For more information, please review the Standard Terms and Conditions – Joint Accounts section.
Family Account Closure	A Family Member's access can be removed at any time by the Family Lead through the Wio Personal app. The removal will take effect immediately, and the Pocket as well as the virtual card linked to the Pocket will be deactivated. Any remaining balances from the Pocket will be transferred to the Family Account. The closure of a Family Account requires the mutual agreement and joint consent of both Family Leads. Wio will not proceed with the closure following the request from only one Family Lead. To close a Family Account, all Pockets and Savings Spaces linked to the account shall be closed prior to the request. After Family Account closure, the Family Leads' individual Wio Personal accounts will continue under the same Plan applicable to their accounts.
Cooling-off Period	The Customer may request the cancellation of the application within 5 business days without paying any charge or cost for this product.
Set-off	If any of the Family Lead has an overdue credit facility, Wio has the right to settle the liability owed to Wio up to 100% of the Family Account balance. Wio may exercise this right in the same or any other currency and is authorized to convert funds to the relevant currency at the applicable exchange rate on the date of conversion.
Family Account Online Transfers	Inward local (within UAE) and outward transfers are available on AED. For International transfers, Foreign Exchange Transaction Fee applies. Family Plan: Daily transaction limit for local and international transfers is AED 500,000 for all available currencies. This means that a single transfer cannot exceed either AED 500,000 and the total sum of all transfers within one day cannot exceed AED 500,000. Bank transfers cannot be reversed once confirmed by the customer. We encourage the customer to check all details before sending money as it is out of Wio's control when transferred

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to the beneficiary. Wio cannot stop or recall a transfer due to a dispute between the customer and the beneficiary of a transfer.

The above limits may be increased based on customer request and account activity review. Wio reserves the right to reduce the limit in accordance with internal policy.

There are no limit constraints to transfer funds between customers' own accounts in the Wio Personal app.

Customer Care

You can contact us through Wio Care via WhatsApp or call us on 600500946
Please visit the support page on wio.io for more information.

If you are not satisfied with the resolution to a complaint provided or believe your issue remains unresolved, you may escalate your complaint to Sanadak, the UAE's Ombudsman Unit, by visiting www.sanadak.gov.ae.

Terms

- Introduction:** Wio Bank PJSC Standard Terms and Conditions (Standard T&Cs) apply to our products and our services. You can access them on the Wio App or Wio website. We encourage you to review them fully before requesting these products.
- Amendments:** We may make changes to our fees and charges or the terms and conditions for our products. We'll let you know at least 60 calendar days ahead, if any changes occur.
- Data Protection and Confidentiality:** By accepting Wio Bank Standard T&Cs, you're allowing us to use your personal information as per our Privacy Policy. Your data will be treated as stated in Wio Bank's Data Privacy Policy (available in our website or Wio App) in accordance with applicable UAE data protection laws and standards.
- Digital Banking:** We're an entirely digital bank. This means we have no branches. The Wio App will be the most important channel to request our products and use our services. Wio holds a commercial bank license from Central Bank of the UAE.
- How We Communicate:** Keep in mind that any time we communicate with you (about your account, any changes we make to our services, or other matters), we'll only do so through our secure channels.
- Closing the Account:** You can close active account(s) at any time with no closure fees being levied.

Warning

Keep us up to date on any changes in your status and contact details. You are required to provide us with updated documents at all times. Failure to do this may result in restrictions on your accounts and banking services we provide.

Warning

A Card issued to a Family Member is only at the request and the initiative of Family Lead. The Family Lead hereby approves all transactions carried out with the Card and agrees to be responsible for all charges incurred with the Card.

Warning

The Family Leads acknowledge that the closure or suspension of the Family Account will automatically result in a closure or suspension of the Family Member(s) Card(s).

Warning

The Family Leads are individually and jointly responsible for all transactions in the Family Account

Warning

We recommend you set lower spending limits for minor supplementary cardholders and monitor their use of the Card.

Warning

We can restrict your ability to bank with us if we believe your use of the account violates our compliance policy or applicable law.

Warning

We may block or close your account if the account is not funded within a period of 60 days from date of activation or if it remains unfunded for a period longer than 60 days.

Warning

In case you fail to fulfil your obligations as per Wio's Terms and Conditions, there will be consequences including but not limited to penalties.

This Key Facts Statement is available in English and Arabic and must be read, understood and accepted by the customer.

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