Wio Personal Key Fact Statement

(Effective April 2026)

Product Name	Current account
Features	Offered in AED, USD, EUR and GBP currencies to individual UAE residents. Current accounts have a unique Account Number and IBAN (International Bank Account Number) and can be used for local and international transfers. In addition, AED Account can be used to trade UAE Stocks and Virtual Assets; USD Account to trade US Stocks through Wio Invest (operated by Wio Securities LLC). Inward local (within UAE) and international transfers are available on AED, USD, EUR, and GBP Current Accounts, subject to limits stated below. International transfers fees may apply. Outward transfers are available in AED, USD, EUR and GBP. Cheque book for AED Account is available upon request. Please check Fees and Charges to have more information. No cheque book will be issued for USD, GBP or EUR Accounts. Account statements for a selected period can be downloaded directly from the Wio Personal app. Bank transfers cannot be reversed once confirmed by the customer. We encourage customers to carefully review all details before initiating the transfer. The Bank cannot stop or recall a transfer due to any dispute between the Customer and the Beneficiary.
Plans	**Standard Plan:** A minimum average balance of AED 3,000 per calendar month across Wio accounts is required (including Current Account, Savings Spaces and Investments on Wio Invest). A monthly fee of AED 25 (VAT inclusive) will be charged if the minimum average balance is not achieved at the end of each calendar month. Daily transaction limit for local and international transfers is AED 300,000 (or its equivalent in other available currencies).. This means that a single transfer cannot exceed AED 300,000, and the total sum of all transfers within one day cannot exceed AED 300,000. **Plus Plan:** A minimum average balance per calendar month of AED 35,000 across Wio accounts is required (Current account, 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. 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. **Salary Plan:** A minimum monthly salary of AED 15,000 is required. In certain cases, Wio may reduce the minimum monthly salary requirement for employees of specific companies. This adjustment is based on agreements or partnerships with those companies and will be communicated to eligible customers accordingly. Salary must be received from either the Wage Protection System (WPS) or through other acceptable means recognized by Wio, subject to Wio's verification requirements. Wio may request documentation or verification of the source of funds if needed. No minimum balance is required to be maintained by customers on the Salary Plan.

	The Customer will be moved to Plus Plan and Plus Plan fee will apply if salary is not credited in customer's Wio current account by the end of second full month from account opening or from the date you have chosen the Salary Plan. Salary plan interest benefits (current account and fixed savings) will be awarded to customers only after the first salary is credited to the Wio personal account. Daily transaction limit for local and international transfers is AED 500,000 (or its equivalent in o ther 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. **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. The total average balance for Standard Plan / Plus Plan / Family Plan will be calculated on the sum of all current accounts, Saving Spaces for each currency, Family Account and related spaces as well as the value any securities and investments held by Wio Bank or Wio Securities during the calendar month. **Monthly fee Standard Plan / Monthly Fee Plus Plan / Monthly Fee Family Plan application example:** Account opening date: Between June 1st and 30th The first monthly fee will be applied on August 1st if the minimum average balance on July 31 was below AED 3,000 for Standard Plan, AED 35,000 for Plus Plan and AED 35,000 for Family Plan. Thereafter, the fees will be payable if the minimum average balance at the end of the previous month is below AED 3,000 for Standard Plan or AED 35,000 for Plus Plan or AED 35,000 for Family Plan.

Change Your Plan	Customers can change their subscription plans within the Wio Personal app and instantly enjoy the revised benefits. Minimum average balance where applicable will be reviewed at the end of the next calendar month. If the customer did not achieve the minimum average balance, the applicable fees will be charged. Customers can either upgrade or downgrade their Plan only once per month.
Interest Rate	Not applicable.
Pricing	Please refer to Wio Personal Pricing section.

Wio Personal Key Fact Statement
(Effective April 2026)

Wio Personal

Product Name	Saving Spaces
Features	Offered in AED or USD currencies. These are spaces within the Current Account designed to help you save for short- and long-term goals. Funds in Savings Spaces will not be debited (for card usage or direct debits except Wio credit facilities) unless transferred back to the Current Account, except for any fees or charges applicable to your products that Wio is entitled to deduct.
Minimum Balance	No minimum balance is required.
Interest Rate	• **Standard Plan:** No interest will be earned. • **Plus Plan:** Refer to the price plan on Wio Website for more details. • **Salary Plan:** Refer to the price plan on Wio Website. Interest will be accrued daily and credited monthly on the first day of the following month. The sum of all saving space balances in their respective currency will be used to apply the eligible interest rate. **Changes in Interest Rate:** the applicable interest rate is subject to change at our sole discretion. Any interest you have accrued so far till the date of the change will not be impacted.
Product Name	**Fixed Savings Spaces**
Product Description:	This product is an account into which customers deposit an amount of money for a fixed term, at an agreed rate of interest. At the end of the term or maturity of the deposit, customers receive the principal amount they have invested along with the interest accrued. The principal amount along with the interest earned is credited to the customer's Current Account at maturity.
Features	• No minimum deposit amount is required. • Choice of fixed terms available are 1 month, 3 months, 6 months and 12 months. • Applicable rates are based on tenor and amount of the deposit available in the Wio Personal app. • Interest and principal will be credited in Current Account on maturity date. • There is no limit on the number of Fixed Saving Spaces customers can open.
Eligibility	Fixed Saving Space are not available on the Wio Personal Standard Plan.
Interest calculation and payment	Interest is accrued daily and is paid at maturity. The interest rate applicable on the deposit will not change during the term of the customer's Fixed Saving Space. Customers cannot add additional funds to a Fixed Saving Space account during the term of the deposit. Interest rate will be notified to you at the time when you create a Fixed Savings Space and the specified percentage will apply for the entire period of the deposit.
Premature withdrawal of the deposit	Customers are allowed to make partial or full withdrawals at any time. A penalty might be applied for any partial withdrawals or early closures. The details will be provided upon

	partial withdrawal from the Fixed Saving Space.
Sample illustrations	The examples given below and the interest rates shown are for illustrative purposes only.

Fixed Saving Space that reaches maturity with no premature withdrawal:

Original Deposit Amount (A)	Deposit Term (B)	Rate of Interest (C)	Interest Amount (D=A*B*C/360)	Maturity Amount (A + D)
AED 100,000	6 months (180 days)	5.5% interest p.a.	AED 2,750	AED 102,750

Fixed Saving Space that reaches maturity with premature partial withdrawal:

Original Deposit Amount (A)	Deposit Term (B)	Rate of Interest (C)	Rate applicable for premature withdrawal (D)
AED 100,000	6 months (180 days)	5.5% interest p.a.	4.25% interest p.a.

Interest payout at the time of partial withdrawal

Partial withdrawal amount (E)	Partial withdrawal term (F)	Partial withdrawal interest (G = E*F*D/360)	Partial withdrawal payout (E + G)
AED 10,000	60 days from opening of Fixed Saving Space	AED 70.83	AED 10,070.83

Interest payout at the time of maturity

Remaining deposit amount (H)	Deposit term (B)	Rate of interest (C)	Interest amount (I = H*B*C/360)	Maturity amount (H + I)
AED 90,000	6 months (180 days)	5.5% interest p.a.	AED 2,475	AED 92,475

Additional Information	This Key Fact Statement is a summary of the Standard Terms and Conditions that govern these products. For more details, please read the General Terms and Conditions (available on our website or Wio Personal App).
Product Name	**Etihad Fixed Savings Space**
Applicable Terms	**Rewards and Consideration:** Etihad Fixed Savings Space will accrue 1 Etihad Mile for every AED 1 deposited (12 months deposits) and 0.5 Etihad Mile for every AED 1 (6 months period). Minimum Amount: AED 100,000 per Fixed Savings Space Maximum Amount: AED 10,000,000 (either as a single Fixed Savings Space or up to a maximum of 10 Fixed Savings Spaces). Miles will be credited into the Etihad Guest Account provided by the Customer within 2 business days from the date of placing the Term Deposit. The Etihad Guest Term Deposit does not accrue any interest in addition to the Etihad Miles. Etihad Guest Account shall be in the name of the Customer, and it will not be permitted to credit any other account. The Customer shall review the Account Number provided to the

	Bank and it shall be responsible for any error when providing the number. **Early termination:** Early termination of an Etihad Fixed Savings Space will result in penalty of 0.50% calculated over Fixed Savings Space amount for every remaining month; mid-month closure will result in full month being excluded. i.e. 12 month deposit booked on July 1st, with early closure on Jan 15th, will result in a 6-month penalty amounting to 3% (0.50% x 6 months). The Customer acknowledges that penalty will be deducted from any of its bank accounts with Wio upon the termination of the Term Deposit. Etihad Miles will not be withdrawn, and the Customer can use those Miles without restriction. No partial withdrawal is allowed.
Product Name	**Wio Personal Card**
Features	The Wio Personal card offered in partnership with Mastercard can be used for making purchases in any currency (subject to Mastercard capabilities and network) and for cash withdrawals worldwide. Customers that open foreign currency accounts i.e. USD, GBP, EUR will be able to spend directly from these accounts while making purchases in the same currency and foreign exchange transaction fee does not apply. For example, if a customer has USD 5,000 in their USD account and card is in “My Money” spending mode, all purchases up to USD 5,000 made in USD will be automatically debited from the USD account without incurring a foreign exchange transaction fee. In case the USD account does not have sufficient balances to cover the transaction, the default account (AED Current Account) will be debited for the entire amount of the transaction and foreign exchange transaction fee applies. Each card offers customizable spending limits and security settings, including options for online transactions, international payments, ATM cash withdrawals, card design preferences, PIN selection, and setting a card expiry date. Both physical and virtual cards can be added to Apple Pay and Google Pay for making purchases. The customer shall not share their card details with any other person. Wio will not be liable for any transaction made by a person who accessed card details due to negligence of the customer or for any reason beyond Wio’s control.
Daily Cash Withdrawal Limit:	AED 20,000 (or the equivalent amount in foreign currency).
Total Daily Transaction Limit:	AED 200,000 or the limit set on the card, whichever is lower.
Things to Note	In the Wio Personal App, the maximum frequency for card replacement is once per week. A physical card is optional and available upon request in the Wio Personal app. Virtual cards can be created instantly in the Wio Personal app.
Rewards	Cashback is not available on Standard Plan. For Plus Plan, Salary Plan and Family Plan customers, please refer to the schedule of fees for applicable cashback rates and terms and conditions. Quasi-cash (cash equivalents) including transfers from exchange houses using the card,

	ATM withdrawals, and money transfers from the Wio Personal card will not be eligible for any cashback, including any other transactions as determined by Wio Bank from time to time. Additionally, digital wallets top-up transactions from the Wio Personal card are also excluded from cashback rewards. The cashback can be credited in three ways based on the customer's choice - Current Account, Savings Account or as a recurring investment on US stocks to be chosen by the customer (subject to market price). The cashback for each month will be automatically sent to the customer's chosen option first day of the following month. Cashback will only be credited in AED. International spends which are not in UAE Dirhams will be converted to UAE dirhams at the applicable exchange rate for the sole purpose of calculating the Cashback (transaction will be reflected in the original currency in your account). If the transaction is reversed/cancelled, the cashback earned on the transaction will also be reversed. Fraud and/or abuse by the customer relating to this program may result in forfeiture of all earnings as well as termination of the Card. Wio Bank may terminate, cancel and/or vary the benefits, features or terms of the Cashback program, including without limitation, modification of the value of the cashback and the terms of redemption. Wio Bank will endeavor to provide sufficient prior notice upon making any changes.

Customer Care

You can contact us through Wio Care via WhatsApp or call us at 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 Personal 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 the 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 www.wio.io/privacy-policy or Wio Personal 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 Personal 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.
- Cheques: We reserve the right to charge fees for returned/dishonored cheques. In the event that cheques are returned due to insufficient funds in your current account, we reserve the right to take the following actions: closing the relevant current account, collecting any unused chequebook, and reporting the returned cheques to the Central Bank of the UAE, Al Etihad Credit Bureau, or any other competent authority, without prior notice.
- Closing the Account: You can close the account(s) opened 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 to your accounts and banking services we provide.

Warning

We may restrict your access to our banking services if we believe your account usage is in breach of our compliance policies or applicable laws.

Warning

If your account carries a zero balance with no activity or remains below the minimum balance for 90 consecutive days, Wio may block or close the account in line with internal policy and regulatory guidelines. Advance notice will be provided before any such action is taken.

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 or legal actions.

Warning

Early withdrawal from Fixed Saving Spaces will be subject to a penalty fee. For more information, please check Fixed Savings Spaces details in the Wio Personal app.