

## How does the Amanah Premium Deposit Plus Account work?

Your principal will be invested in a Murabaha (sale of assets at cost, plus stated profit) through one or multiple transactions over the selected term. The profit for Murabaha transactions will be determined taking into consideration the past performance of the basket at the end of three years. It is, however, important to note that the actual profit amount and payment date will be known at the time of entering each Murabaha transaction.

The end performance of the basket is calculated by the closing price of each stock on the last day of the deposit minus the opening price on day one, divided by the total number of stocks (sixteen stocks).

**The table below shows typical examples of a three-year deposit with a participation rate of 100% (for illustrative purposes only.)**

Initial deposit (AED)	Increase in basket (capped at 25%)	Participation in basket (100%)	Gross Profit at maturity (AED)	Account Proceeds (AED)
37,000	35%	25%	9,250	46,250
37,000	25%	25%	9,250	46,250
37,000	15%	15%	5,550	42,550
37,000	5%	5%	1,850	38,850
37,000	-5%	0.0%	-	37,000

The principal amount and any profit will be paid at the end of the term of the deposit (three years). Your proceeds will be deposited into your account within 15 business days after the maturity date. Your principal amount will earn profit from the date the funds are deposited till the closing date; and this profit will become part of the principal amount to be deposited in the **Amanah Premium Deposit Plus**.