

Investment Accounts

- **Summary about the Investment Account:**

The Investment Account is an account in the name of the client who invests with the company in which cash transactions resulting from trading in securities such as the stocks and sukuk are recorded, and which the company is not entitled to dispose of in any way such as by way of lending or mortgaging them, except with the customer's permission.

Note: the company must explain to its customers the amount of fees it will charge on them in return for the services rendered. In case of adjusting these fees, the customers must be notified of the same.

- **The Sharia rules:**

Funds deposited in the investment account are not considered as loans, and therefore:

1. The company may not dispose of the investment accounts' funds by way of trading in them or by similar ways, except by the customer's permission.
2. The company may offer its customers who own investment accounts, gifts for their accounts and investments.
3. The company does not give guarantees to its customers on their investments, through the investment accounts or otherwise such as investment in stocks, sukuk, or the mutual funds.
4. The company may impose fees on the services provided for the investment accounts.