





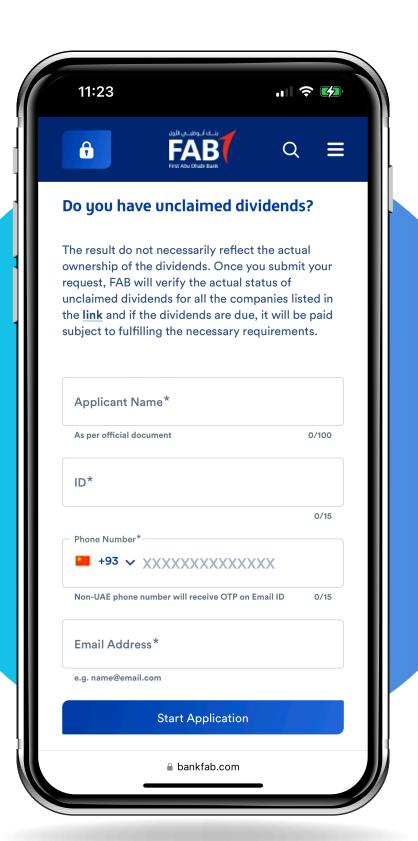
E-service for the Payback of Unclaimed Dividends

(dating back to before March 2015)

Dear Shareholder,

You can now submit your payback request using the First Abu Dhabi Bank's website, www.bankfab.com, at any time.

To apply for the service, please visit the "Investment Banking" webpage and click "Unclaimed Dividend".





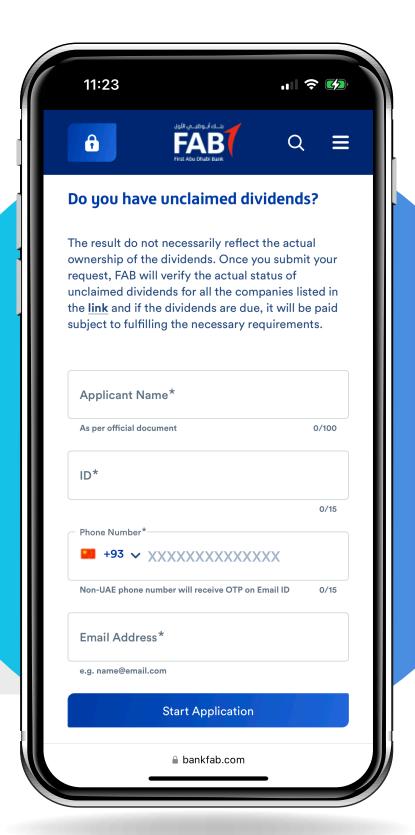




Please fill in the required fields and provide the following documents:

- Copy of the Emirates ID card (for UAE nationals and residents).
- Copy of the passport (for non-UAE nationals).
- Certificate from the bank specifying the account number and IBAN.
 - Any share certificates, general assembly invitations, or other documents evidencing ownership of shares (if any).

FAB will review the payback request and transfer dividends within ten working days after receiving all the required documents.







Service-related Complaints

Complaints about the service can be sent to scadividendscomplaints@bankfab.com FAB will investigate and resolve complaints within 15 working days.

If the complaint was not settled within the specified period, you may submit the same complaint to the SCA at SCA_DC@sca.ae, along with the documents related to the original complaint filed with the paying agent.



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