

Branch: 032

KARIM MOHAMED KARAM AHMED
 1601 SKYVIEW TOWER
 DUBAI MARINA
 P.O.BOX DUBAI
 UNITED ARAB EMIRATES

Premier Statement

Branch Number: 032
 Branch Name: JUMEIRAH, DUBAI, UAE
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Statement Details	
STATEMENT DATE	23FEB2026
CUSTOMER NUMBER	032-879744
SEQUENCE NUMBER	3
DESPATCH CODE	M - MAIL

Your Portfolio at a Glance	AED Equivalent
TOTAL DEPOSITS AND INVESTMENTS	1,850,768.06
TOTAL BORROWINGS	0.00
NET POSITION	1,850,768.06
MORTGAGES	0.00

Summary of Your Portfolio

ACCOUNTS AND INVESTMENTS	Currency	Account Number	Credit Limit	Balance (DR=Debit)	AED Equivalent (DR=Debit)
CURRENT ACCOUNT	AED	032-879744-001		4,274.51	4,274.51
SAVING ACCOUNT	AED	032-879744-050		1,846,493.55	1,846,493.55
TOTAL DEPOSITS					1,850,768.06

Details of Your Accounts

CURRENT ACCOUNT		032-879744-001	IBAN - AE48020000032879744001		
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)	
23Jan2026	BALANCE BROUGHT FORWARD			9,843.75	
24Jan2026	21JAN26 V DEBIT 006088AED 32.65 Card Ending with 4164 SPINNEYS BAYNFC (AP-PAY) REF A895-87500		32.65	9,811.10	
	BALANCE CARRIED FORWARD			9,811.10	



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			9,811.10
25Jan2026	22JAN26 V DEBIT 009054AED 23.00 Card Ending with 4164 J571 STARBUENFC (AP-PAY) REF A895-87501		23.00	9,788.10
	22JAN26 V DEBIT 000343AED 25.20 Card Ending with 4164 Talabat IAP (AP-PAY) REF A895-92880		25.20	9,762.90
	22JAN26 V DEBIT 006345AED 18.24 Card Ending with 4164 SPINNEYS BAYNFC (AP-PAY) REF A895-92881		18.24	9,744.66
	23JAN26 V DEBIT 001495AED 37.00 Card Ending with 4164 BSC_BOULEVARNFC (AP-PAY) REF A895-92882		37.00	9,707.66
	23JAN26 V DEBIT 001650AED 34.20 Card Ending with 4164 CAREEM FOOD IAP (AP-PAY) REF A895-92883		34.20	9,673.46
	23JAN26 V DEBIT 005517AED 45.13			
	BALANCE CARRIED FORWARD			9,673.46



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			9,673.46
	Card Ending with 4164 CAREEM QUIK IAP (AP-PAY) REF A895-92884		45.13	9,628.33
	23JAN26 V DEBIT 001859AED 14.00 Card Ending with 4164 SPINNEYS BAYNFC (AP-PAY) REF A895-92885		14.00	9,614.33
	23JAN26 V DEBIT 009281AED 14.45 Card Ending with 4164 FMART EXPRESNFC (AP-PAY) REF A895-92886		14.45	9,599.88
27Jan2026	25JAN26 V DEBIT 003358AED 85.00 Card Ending with 4164 CAREEM HALA IAP (AP-PAY) REF A895-73211		85.00	9,514.88
28Jan2026	25JAN26 V DEBIT 003838AED 10.00 Card Ending with 4164 CAFFE NERO ANFC (AP-PAY) REF A895-92533		10.00	9,504.88
	26JAN26 V DEBIT 004475AED 41.00 Card Ending with 4164 BSC_BOULEVARNFC (AP-PAY)			
	BALANCE CARRIED FORWARD			9,504.88



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			9,504.88
	REF A895-92534		41.00	9,463.88
	26JAN26 V DEBIT			
	002371AED 16.95			
	Card Ending with 4164			
	FMART EXPRESNFC (AP-PAY)			
	REF A895-92535		16.95	9,446.93
29Jan2026	26JAN26 V DEBIT			
	003127AED 28.77			
	Card Ending with 4164			
	NAHDI PHARMANFC (AP-PAY)			
	REF A895-87542		28.77	9,418.16
	26JAN26 V DEBIT			
	004484AED 221.39			
	Card Ending with 4164			
	IHERB IHERB.IAP (AP-PAY)			
	REF A895-87543		221.39	9,196.77
	SVC CHG		2.55	9,194.22
	VAT STD RATE 5.00%		0.13	9,194.09
	27JAN26 V DEBIT			
	003299AED 14.00			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-87544		14.00	9,180.09
30Jan2026	27JAN26 V DEBIT			
	000975AED 85.15			
	Card Ending with 4164			
	NOON MinutesIAP (AP-PAY)			
	BALANCE CARRIED FORWARD			9,180.09



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			9,180.09
	REF A895-94383		85.15	9,094.94
	27JAN26 V DEBIT			
	000017AED 28.00			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-94384		28.00	9,066.94
	27JAN26 V DEBIT			
	009740AED 13.25			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-94385		13.25	9,053.69
	28JAN26 V DEBIT			
	003775AED 36.00			
	Card Ending with 4164			
	CAREEM FOOD IAP (AP-PAY)			
	REF A895-94386		36.00	9,017.69
31Jan2026	28JAN26 V DEBIT			
	000747AED 21.66			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-03046		21.66	8,996.03
01Feb2026	29JAN26 V DEBIT			
	005011AED 19.65			
	Card Ending with 4164			
	NOON MinutesIAP (AP-PAY)			
	REF A895-01885		19.65	8,976.38
	29JAN26 V DEBIT			
	BALANCE CARRIED FORWARD			8,976.38



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			8,976.38
	009539AED 12.00 Card Ending with 4164 SPINNEYS BAYNFC (AP-PAY) REF A895-01886		12.00	8,964.38
	29JAN26 V DEBIT 001708AED 17.65 Card Ending with 4164 SPINNEYS BAYNFC (AP-PAY) REF A895-01887		17.65	8,946.73
	29JAN26 V DEBIT 002452AED 55.92 Card Ending with 4164 Talabat IAP (AP-PAY) REF A895-01888		55.92	8,890.81
	30JAN26 V DEBIT 002388AED 105.00 Card Ending with 4164 NOOSHES BEAUNFC (AP-PAY) REF A895-01889		105.00	8,785.81
03Feb2026	30JAN26 V DEBIT 009960AED 14.00 Card Ending with 4164 SPINNEYS BAYNFC (AP-PAY) REF A895-92032		14.00	8,771.81
	31JAN26 V DEBIT 002885AED 33.52 Card Ending with 4164			
	BALANCE CARRIED FORWARD			8,771.81



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			8,771.81
	MARINA WALK NFC (AP-PAY)			
	REF A895-92033		33.52	8,738.29
	31JAN26 V DEBIT			
	006733AED 107.90			
	Card Ending with 4164			
	Talabat IAP (AP-PAY)			
	REF A895-92034		107.90	8,630.39
	31JAN26 V DEBIT			
	006129AED 195.00			
	Card Ending with 4164			
	SEPHORA EMIRNFC (AP-PAY)			
	REF A895-92035		195.00	8,435.39
06Feb2026	530PF0EBDD2BA602			
	AER060265Q3FR1XC			
	KARIM MOHAMED KARAM AHMED			
	/REF/Goods bought or sold			
	REF YPI6-93978	100,000.00		108,435.39
	TO 032-879744-050			
	HIB- 542431X123677			
	REF IBAF-99634		100,000.00	8,435.39
07Feb2026	530P34E3F18A0752			
	AER070268I3ISGLC			
	KARIM MOHAMED KARAM AHMED			
	/REF/Goods bought or sold			
	REF YPI5-96678	357,500.00		365,935.39
08Feb2026	TO 032-879744-050			
	HIB- 516809X934146			
	BALANCE CARRIED FORWARD			365,935.39



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			365,935.39
10Feb2026	REF IBAJ-11978		357,500.00	8,435.39
	07FEB26 V DEBIT			
	009413AED 135.00			
	Card Ending with 4164			
	NOON MinutesIAP (AP-PAY)			
	REF A895-78533		135.00	8,300.39
	07FEB26 V DEBIT			
	000767AED 787.50			
	Card Ending with 4164			
	THE LASHOUT NFC (AP-PAY)			
	REF A895-78534		787.50	7,512.89
	07FEB26 V DEBIT			
	006867AED 2.00			
	Card Ending with 4164			
	AL KABAYEL TNFC (AP-PAY)			
	REF A895-78535		2.00	7,510.89
	08FEB26 V DEBIT			
	004503AED 90.30			
	Card Ending with 4164			
	CAREEM QUIK IAP (AP-PAY)			
	REF A895-78536		90.30	7,420.59
	08FEB26 V DEBIT			
	007531AED 33.60			
	Card Ending with 4164			
	CAREEM FOOD IAP (AP-PAY)			
	REF A895-78537		33.60	7,386.99
11Feb2026	09FEB26 V DEBIT			
	BALANCE CARRIED FORWARD			7,386.99



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)	
	BALANCE BROUGHT FORWARD			7,386.99	
12Feb2026	008658AED 24.00 Card Ending with 4164 HOGAN RESTAUNFC (AP-PAY) REF A895-89509		24.00	7,362.99	
	09FEB26 V DEBIT 006343AED 20.91 Card Ending with 4164 SPINNEYS BAYNFC (AP-PAY) REF A895-84061		20.91	7,342.08	
	09FEB26 V DEBIT 004568AED 275.00 Card Ending with 4164 THAI ELYSIUMNFC (AP-PAY) REF A895-84062		275.00	7,067.08	
	10FEB26 V DEBIT 008783AED 22.00 Card Ending with 4164 BSC_BOULEVARNFC (AP-PAY) REF A895-84063		22.00	7,045.08	
	10FEB26 V DEBIT 006231AED 37.00 Card Ending with 4164 BSC_BOULEVARNFC (AP-PAY) REF A895-84064		37.00	7,008.08	
	13Feb2026	10FEB26 V DEBIT 008350AED 105.00 Card Ending with 4164			
		BALANCE CARRIED FORWARD			7,008.08



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			7,008.08
	THE LOUNGE LNFC (AP-PAY)			
	REF A895-85111		105.00	6,903.08
	11FEB26 V DEBIT			
	000360AED 53.95			
	Card Ending with 4164			
	ADNOC BUSINENFC (AP-PAY)			
	REF A895-85112		53.95	6,849.13
14Feb2026	11FEB26 V DEBIT			
	006551AED 25.65			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-95480		25.65	6,823.48
	12FEB26 V DEBIT			
	004442AED 22.55			
	Card Ending with 4164			
	CAREEM FOOD IAP (AP-PAY)			
	REF A895-95481		22.55	6,800.93
	12FEB26 V DEBIT			
	002516AED 142.10			
	Card Ending with 4164			
	T CHOITHRAM NFC (AP-PAY)			
	REF A895-95483		142.10	6,658.83
	12FEB26 V DEBIT			
	003751AED 34.00			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-95581		34.00	6,624.83
	BALANCE CARRIED FORWARD			6,624.83



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			6,624.83
15Feb2026	12FEB26 V DEBIT 006583AED 86.33 Card Ending with 4164 Ave Dubai qllAP (AP-PAY) REF A895-97877		86.33	6,538.50
	13FEB26 V DEBIT 001546AED 28.60 Card Ending with 4164 CAREEM FOOD IAP (AP-PAY) REF A895-97878		28.60	6,509.90
	13FEB26 V DEBIT 004615AED 17.25 Card Ending with 4164 SPINNEYS BAYNFC (AP-PAY) REF A895-97879		17.25	6,492.65
17Feb2026	12FEB26 V DEBIT 000837AED 47.00 Card Ending with 4164 Justlife IAP (AP-PAY) REF A895-75149		47.00	6,445.65
	13FEB26 V DEBIT 007767AED 60.82 Card Ending with 4164 NOON MinutesIAP (AP-PAY) REF A895-75150		60.82	6,384.83
	13FEB26 V DEBIT 000246AED 86.33			
	BALANCE CARRIED FORWARD			6,384.83



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Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			6,384.83
	Card Ending with 4164			
	Ave Dubai qIIAP (AP-PAY)			
	REF A895-75151		86.33	6,298.50
	14FEB26 V DEBIT			
	000647AED 26.00			
	Card Ending with 4164			
	HOGAN RESTAUNFC (AP-PAY)			
	REF A895-75152		26.00	6,272.50
	14FEB26 V DEBIT			
	007219AED 37.65			
	Card Ending with 4164			
	GMG CONSUMERNFC (AP-PAY)			
	REF A895-75153		37.65	6,234.85
	15FEB26 V DEBIT			
	005180AED 56.00			
	Card Ending with 4164			
	KACA GYM LLCNFC (AP-PAY)			
	REF A895-75154		56.00	6,178.85
18Feb2026	14FEB26 V DEBIT			
	002237AED 350.00			
	Card Ending with 4164			
	SEPHORA EMIRIAP (AP-PAY)			
	REF A895-89090		350.00	5,828.85
	15FEB26 V DEBIT			
	006514AED 3.25			
	Card Ending with 4164			
	GMG CONSUMERNFC (AP-PAY)			
	BALANCE CARRIED FORWARD			5,828.85



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	BALANCE BROUGHT FORWARD			5,828.85
	REF A895-89091		3.25	5,825.60
	16FEB26 V DEBIT			
	000412AED 26.12			
	Card Ending with 4164			
	CAREEM RIDE IAP (AP-PAY)			
	REF A895-89092		26.12	5,799.48
	16FEB26 V DEBIT			
	009606AED 24.41			
	Card Ending with 4164			
	CAREEM RIDE IAP (AP-PAY)			
	REF A895-89093		24.41	5,775.07
	16FEB26 V DEBIT			
	008725AED 22.60			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-89094		22.60	5,752.47
19Feb2026	16FEB26 V DEBIT			
	000015AED 43.05			
	Card Ending with 4164			
	CAREEM FOOD IAP (AP-PAY)			
	REF A895-82458		43.05	5,709.42
	17FEB26 V DEBIT			
	001238AED 28.60			
	Card Ending with 4164			
	CAREEM FOOD IAP (AP-PAY)			
	REF A895-82459		28.60	5,680.82
	17FEB26 V DEBIT			
	BALANCE CARRIED FORWARD			5,680.82



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	BALANCE BROUGHT FORWARD			5,680.82
	009445AED 46.40 Card Ending with 4164 CAREEM FOOD IAP (AP-PAY) REF A895-82460 17FEB26 V DEBIT		46.40	5,634.42
	004103AED 23.00 Card Ending with 4164 J571 STARBUENFC (AP-PAY) REF A895-82461 530PBB19718FB5EB AER190262Y4LR740 KARIM MOHAMED KARAM AHMED /REF/Goods bought or sold REF YPI9-56848 TO 032-879744-050 HIB- 182335X446739	97,000.00		102,611.42
20Feb2026	REF IBAI-85717 17FEB26 V DEBIT		97,000.00	5,611.42
	002032AED 155.00 Card Ending with 4164 SEPHORA NFC (AP-PAY) REF A895-82365 17FEB26 V DEBIT		155.00	5,456.42
	006293AED 378.00 Card Ending with 4164 INTIMISSIMI NFC (AP-PAY) REF A895-82366		378.00	5,078.42
	BALANCE CARRIED FORWARD			5,078.42



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	BALANCE BROUGHT FORWARD			5,078.42
	17FEB26 V DEBIT			
	001543AED 64.44			
	Card Ending with 4164			
	BROTHERS GASNFC (AP-PAY)			
	REF A895-82367		64.44	5,013.98
	17FEB26 V DEBIT			
	007213AED 21.00			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-82368		21.00	4,992.98
	17FEB26 V DEBIT			
	006714AED 15.00			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-82369		15.00	4,977.98
	18FEB26 V DEBIT			
	008671AED 13.00			
	Card Ending with 4164			
	CAREEM HALA IAP (AP-PAY)			
	REF A895-82370		13.00	4,964.98
	18FEB26 V DEBIT			
	004580AED 14.00			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-82371		14.00	4,950.98
21Feb2026	18FEB26 V DEBIT			
	009737AED 9.00			
	BALANCE CARRIED FORWARD			4,950.98



Branch: 032

KARIM MOHAMED KARAM AHMED
 1601 SKYVIEW TOWER
 DUBAI MARINA
 P.O.BOX DUBAI
 UNITED ARAB EMIRATES

Premier Statement

Branch Name: JUMEIRAH, DUBAI, UAE
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Statement Details	
STATEMENT DATE	23FEB2026
CUSTOMER NUMBER	032-879744
SEQUENCE NUMBER	3

CURRENT ACCOUNT		032-879744-001	IBAN - AE480200000032879744001	
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			4,950.98
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	REF A895-87002		9.00	4,941.98
	18FEB26 V DEBIT			
	000977AED 77.00			
	Card Ending with 4164			
	DUBAI TAXI NFC (AP-PAY)			
	REF A895-87003		77.00	4,864.98
	19FEB26 V DEBIT			
	009510AED 94.37			
	Card Ending with 4164			
	BAY SQUARE PNFC (AP-PAY)			
	REF A895-87004		94.37	4,770.61
	19FEB26 V DEBIT			
	005897AED 37.20			
	Card Ending with 4164			
	CAREEM FOOD IAP (AP-PAY)			
	REF A895-87005		37.20	4,733.41
	19FEB26 V DEBIT			
	008712AED 34.65			
	Card Ending with 4164			
	CAREEM FOOD IAP (AP-PAY)			
	REF A895-87006		34.65	4,698.76
	19FEB26 V DEBIT			
	008713AED 14.00			
	Card Ending with 4164			
	SPINNEYS BAYNFC (AP-PAY)			
	BALANCE CARRIED FORWARD			4,698.76



Branch: 032

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Premier Statement

Branch Name: JUMEIRAH, DUBAI, UAE
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Statement Details	
STATEMENT DATE	23FEB2026
CUSTOMER NUMBER	032-879744
SEQUENCE NUMBER	3

CURRENT ACCOUNT		032-879744-001	IBAN - AE48020000032879744001	
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			4,698.76
	REF A895-87007		14.00	4,684.76
	19FEB26 V DEBIT			
	008271AED 210.00			
	Card Ending with 4164			
	NOOSHES BEAUNFC (AP-PAY)			
	REF A895-87008		210.00	4,474.76
	19FEB26 V DEBIT			
	001299AED 157.50			
	Card Ending with 4164			
	NOOSHES BEAUNFC (AP-PAY)			
	REF A895-87009		157.50	4,317.26
22Feb2026	20FEB26 V DEBIT			
	008846AED 18.75			
	Card Ending with 4164			
	ALL DAY MARKNFC (AP-PAY)			
	REF A895-86503		18.75	4,298.51
	20FEB26 V DEBIT			
	006934AED 24.00			
	Card Ending with 4164			
	KIMI COFFEE NFC (AP-PAY)			
	REF A895-86504		24.00	4,274.51
	CLOSING BALANCE			4,274.51
	Transaction Summary	554,500.00	560,069.24	
	Transaction Count	3	86	



Branch: 032

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 UNITED ARAB EMIRATES

Premier Statement

Branch Name: JUMEIRAH, DUBAI, UAE
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Statement Details	
STATEMENT DATE	23FEB2026
CUSTOMER NUMBER	032-879744
SEQUENCE NUMBER	3

STATEMENT SAV A/C		032-879744-050	IBAN - AE830200000032879744050	
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit) AED
23Jan2026	BALANCE BROUGHT FORWARD			1,030,000.00
01Feb2026	CREDIT BONUS INTEREST PROMOTION: M325SV REF ZDD4-00016 INTEREST	3,587.10		1,033,587.10
06Feb2026	T610498315 AER06026BA3DS6PV MOHAMMED ESSAM HOSNI M ABDALLA PO B /REF/Goods Bought or Sold REF YPI1-89497 FROM 032-879744-001 HIB- 542431X123677 REF IBAF-99634		1,793.55	1,031,793.55
08Feb2026	FROM 032-879744-001 HIB- 516809X934146 REF IBAJ-11978	100,000.00		1,131,793.55
12Feb2026	R39c759307a808eb AEY12026C63Z4Y00 MOHAMMED ESSAM HOSNI M ABDALLA Goods Bought or SoldSaqr First Pay REF YPI9-23322	100,000.00		1,231,793.55
14Feb2026	T614892013 AER14026BA45IVNL MOHAMMED ESSAM HOSNI M ABDALLA PO B /REF/Goods Bought or Sold Shamma Al Muhairi Full	357,500.00		1,589,293.55
	BALANCE CARRIED FORWARD	47,700.00		1,636,993.55



Branch: 032

KARIM MOHAMED KARAM AHMED
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DUBAI MARINA
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Premier Statement

Branch Name: JUMEIRAH, DUBAI, UAE
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Statement Details	
STATEMENT DATE	23FEB2026
CUSTOMER NUMBER	032-879744
SEQUENCE NUMBER	3

STATEMENT SAV A/C		032-879744-050	IBAN - AE83020000032879744050	
Date	Transaction Details	Deposits	Withdrawals	Balance (DR=Debit)
	BALANCE BROUGHT FORWARD			1,636,993.55
	REF YPI2-32461	67,500.00		1,704,493.55
19Feb2026	FROM 032-879744-001 HIB- 182335X446739 REF IBAI-85717 R39c7bef3d1d2326 AEY190269E4M47LS MOHAMMED ESSAM HOSNI M ABDALLA Personal InvestmentsPayment	97,000.00		1,801,493.55
	REF YPI1-57793	45,000.00		1,846,493.55
	CLOSING BALANCE			1,846,493.55
	Transaction Summary	818,287.10	1,793.55	
	Transaction Count	8	1	

Should you have any queries, feedback or complaints including if you wish to report any disputed transactions you may please chat with us or call us on the number at <https://www.hsbc.ae/help/contact/> for respective product/service. We will provide you with an acknowledgement within 2 working days.



The following services are included in this Statement of Account

- ▶ Current Accounts
- ▶ Flexi Accounts
- ▶ Status Accounts
- ▶ Savings Accounts
- ▶ E-saver Accounts
- ▶ Call Deposits
- ▶ Time Deposits
- ▶ Global Money Account
- ▶ Debit Cards
- ▶ Overdraft facilities
- ▶ Home Loans
- ▶ Personal Loans
- ▶ Credit Cards
- ▶ Auto Loans
- ▶ Investments
- ▶ Insurance
- ▶ Amanah Current Accounts
- ▶ Amanah Non-Checking
- ▶ Amanah Home Finances
- ▶ Amanah Term Investments

يتضمن هذا الكشف الخدمات التالية:

- ◀ الحسابات الجارية
- ◀ حسابات Flexi
- ◀ حسابات Status
- ◀ حسابات التوفير
- ◀ حسابات E-saver
- ◀ الودائع تحت الطلب
- ◀ الودائع لأجل
- ◀ الحساب المالي العالمي
- ◀ بطاقات الصراف الآلي/الخصم
- ◀ تسهيلات السحب على المكشوف
- ◀ قروض السكن
- ◀ القروض الشخصية
- ◀ بطاقات الائتمان
- ◀ قروض سيارات
- ◀ الاستثمارات
- ◀ التأمين
- ◀ الحسابات الجارية من أمانة
- ◀ حسابات Non-Checking من أمانة
- ◀ تمويل السكن من أمانة
- ◀ الاستثمارات لأجل من أمانة

Information About Your Statement of Accounts

معلومات عن كشف حساباتك:

1. Statement of Accounts

It provides you with a summary of your products and services, and details of your transactions made under each product or service. Please note that a separate detailed statement will be sent to you for your HSBC Credit Card Accounts.

1- كشف الحسابات

يعطيك ملخصاً عن منتجاتك وخدماتك، وتفصيلاً عن المعاملات التي تم إجرائها تحت كل منتج أو خدمة. يرجى العلم بأنه سوف يرسل لك كشف حساب تفصيلي منفصل لحسابات بطاقات HSBC الائتمانية الخاصة بك.

2. Your Portfolio at a Glance

In this section, "Total Deposits, Investments and Wealth Insurance" sums up your deposits and cash amounts in all your accounts held with the Bank, your investments in all your investment accounts held with your custodians and your balances held with the insurance provider. "Total Advances" include information on all your loans/finance obtained from the Bank and HSBC Credit Cards.

2- وضعك المالي في لمحة

في هذا الجزء «إجمالي الودائع، الاستثمارات وتأمين الثروة» يعطي ملخصاً بإيداعاتك والمبالغ النقدية المتوفرة في كافة حساباتك لدى البنك، وكذلك استثماراتك في كافة الحسابات الاستثمارية الخاصة بك لدى وكلاء الأمانة الخاصين بك والأرصدة الموجودة لدى مزودي خدمات التأمين. أما «إجمالي السلفيات» فيتضمن معلومات عن كافة القروض/التمويل التي حصلت عليها من البنك وبطاقات HSBC الائتمانية.

3. Portfolio Summary

It provides you with a breakdown of your deposits, investments, insurance, overdrafts, loans/finance and HSBC Credit Cards.

3- ملخص لوضعك المالي

يبين لك تفاصيل إيداعاتك واستثماراتك والتأمين وتسهيلات السحب على المكشوف والقروض/التمويل وبطاقات HSBC الائتمانية الخاصة بك.

4. AED Equivalent

This is the balance of your deposits, investments and wealth insurance presented in UAE Dirhams. This conversion is based on the Bank's prevailing foreign exchange rate as at close of business on the statement date. The equivalent balance is for indication only.

4- المعادل بدرهم الإمارات

يبين رصيد ودائعتك واستثماراتك وتأمين الثروة بدرهم الإمارات. ويتم التحويل على أساس سعر الصرف السائد للعملة المعنية في نهاية ساعات العمل في تاريخ كشف الحساب. ويعتبر هذا الرصيد المعادل كمؤشر فقط.

5. Abbreviations

AED - UAE Dirhams	USD - U.S. Dollars
GBP - Pound Sterling	EUR - Euro
CR - Credit	B/F - Balance Brought Forward
DR - Debit	PTB - Phone Banking Services
CCY - Currency	UBP - Utility Bill Payment

5- الاختصارات

درهم إماراتي	AED -	دولار أمريكي	USD -
جنيه إسترليني	GBP -	يورو	EUR -
دائن	CR -	رصيد منقول	B/F -
مدين	DR -	خدمات مصرفية هاتفية	PTB -
عملة	CCY -	سداد فواتير الخدمات	UBP -

M.I - Maturity Instructions

- Manual Instruction
- Renew Principal and Interest/Reinvest investment amount and Murabaha profit for another term
- Renew Principal and Withdraw Interest/Reinvest investment amount only
- Withdraw Principal and Interest/Fully encash investment amount and Murabaha profit

M.I تعليمات الاستحقاق

- تعليمات متغيرة
- تجديد أصل المبلغ والفائدة/إعادة استثمار المبلغ المستثمر وأرباح المرابحة لفترة ثانية
- تجديد أصل المبلغ وسحب الفائدة/إعادة استثمار المبلغ المستثمر فقط
- سحب أصل المبلغ والفائدة/صرف المبلغ المستثمر وأرباح المرابحة بالكامل

6. Information on your Investments and Insurance

The information shown in your statement for your Investments and Insurance, is sourced from various third party data providers and, where applicable, third party product provider(s). The market value, of your investments are for indicative purposes only and we do not guarantee the accuracy or completeness of, or reliability of the information. We shall not be liable for any loss or damages arising from any inaccuracies or omissions or reliance on such prices, valuations or other information. For insurance policy valuations please refer to your policy issuer or contact your HSBC Relationship Manager.

6- معلومات عن الاستثمارات والتأمين الخاص بك

يتم الحصول على المعلومات الموضحة في كشف حسابك للاستثمارات والتأمين الخاص بك من مزودي بيانات مختلفين تابعين لجهات خارجية، وحيثما أمكن، المزود(المزودين) لمنتجات الطرف الثالث. أما القيمة السوقية لاستثماراتك فهي للأغراض الإرشادية فقط ولا تضمن دقة أو احتمال أو موثوقية المعلومات. كما لن تكون مسؤولين عن أي خسارة أو أضرار قد تنشأ عن عدم دقة أو أي سهو أو الاعتماد على هذه الأسعار أو التقييمات أو غيرها من المعلومات. لتقييم وثيقة التأمين، يرجى العودة إلى جهة إصدار وثيقة التأمين الخاصة بك أو الاتصال بحدث علاقاتك لدى HSBC.

Important Note:

Any errors or discrepancies of any type should be reported to the Bank within 30 days of the statement date and in this respect, your attention is drawn to the Personal Banking General Terms and Conditions and the General Terms and Conditions for Investment and Insurance Products.

ملاحظة مهمة:

في حال ورود أي أخطاء أو تناقضات من أي نوع فيجب إخطار البنك بشأنها خلال ٣٠ يوماً من تاريخ كشف الحساب. وفي هذا الصدد، نود أن تلفت انتباهك إلى شروط وأحكام الخدمات المصرفية الشخصية والشروط والأحكام العامة لمنتجات الاستثمار والتأمين. إذا كان لديك أي استفسارات أو ملاحظات أو شكاوى، بما في ذلك إذا كنت ترغب في الإبلاغ عن أي معاملات متنازع بشأنها، فيمكنك الاتصال بنا أو التحدث معنا على <https://www.hsbc.ae/help/contact/>. وسنقوم بتزويدك بردنا خلال يومي عمل.

HSBC Bank Middle East Limited

Issued by HSBC Bank Middle East Limited U.A.E Branch, PO Box 66, Dubai, U.A.E (HBME), regulated by the Central Bank of the U.A.E and lead regulated by the Dubai Financial Services Authority. In respect of certain financial services and activities offered by HBME, it is regulated by the Securities and Commodities Authority in the UAE under license number 602004.

بنك HSBC الشرق الأوسط المحدود

صدر عن بنك HSBC الشرق الأوسط المحدود، فرع الإمارات العربية المتحدة، ص.ب. ٦٦، دبي، الإمارات العربية المتحدة، الخاضع للتنظيم من قبل مصرف الإمارات العربية المتحدة المركزي وإلى التنظيم الرئيسي من قبل سلطة دبي للخدمات المالية. وفيما يتعلق ببعض الخدمات والأنشطة المالية التي يقدمها بنك HSBC الشرق الأوسط المحدود فهو خاضع للتنظيم من قبل هيئة الأوراق المالية والسلع للإمارات العربية المتحدة بموجب الترخيص رقم ٦٠٢٠٠٤.