الصكوك الوطنية
NATIONAL BONDS

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NATIONAL BONDS CAPITAL PROTECTED SHARI'A COMPLIANT FUND

ALTERNATIVE END-OF-SERVICE BENEFIT SYSTEM (SAVINGS SCHEME)

National Bonds Capital Protected Shari’ah Compliant Fund

Fund Overview	The Fund is Shari’ah Compliant and aims to provide consistent returns while seeking to maintain liquidity and a capital protection strategy. The capital protection offered by the fund is primarily derived from the nature of the underlying investments, specifically through Shari’ah-compliant fixed income products and deposits with banks licensed by the UAE Central Bank and Sukuk issued by the UAE’s Federal or Local Governments. The Sub-Fund helps employees build a secure future by systematically growing their savings through the prudent investment of their Employer’s contribution into this Sub-Fund. The Sub- Fund invests in Shari’ah-compliant deposits with banks licensed by the UAE Central Bank and sovereign Sukuk issued by the UAE’s Federal and Local Governments.
Eligibility	In accordance with Ministry of Human Resources & Emiratisation (“MOHRE”) regulations and as outlined in the Sub-Fund prospectus, investment in the Sub-Fund can be done as part of subscription for skilled (Share Class A) & unskilled workers (Share Class B) and for voluntary contributions (Share Class C) for both skilled & unskilled workers.
Investment Strategy	Focus: Shari’ah Compliant, Capital Protected Geographical focus: Placements with Bank in UAE and investments in Sukuk issued by UAE Federal and Local Government. NAV Calculation Frequency: Weekly Subscription / Redemption Frequency: Weekly
Asset Class	Shari’ah Compliant Money Market and Sukuks issued by UAE Federal and Local Governments
Fund Manager	National Bonds Corporation Sole Proprietorship P.S.C. www.nationalbonds.ae
Regulatory Authority	Licensed by UAE’s Securities and Commodities Authority (“SCA), # 78/2024
Benchmark	None
Service Providers	Fund Administrator: Apex Fund Services Ltd. – Abu Dhabi Custodian: Standard Chartered Bank UAE Legal Advisor: Baker McKenzie LLP Shari’ah Advisor: Minhaj Advisory Auditor: Ernst & Young, UAE
Fees & Expenses	Annual Management Fee: 0.75% of Fund’s assets under management. Please refer to the Sub-Fud prospectus for the detailed fee’s structure.
Risk Meter	While the Fund’s strategy is designed to offer Capital Protection through the nature of its underlying investments, neither the Fund Manager, nor external insurance company or any financial institution guarantees the capital of the Sub-Fund. Furthermore, there is no guarantee that the execution of the investment objective and strategy of the relevant Sub-Fund will successfully achieve its intended goals.