

Where **ONE COFFEE** a day

could take you?



International Investment Plan

is designed for you to set aside a minimum amount of money every month into a mutual fund investing into international markets, Qatar and GCC markets.

If you save **REGULARLY**, even as little as USD 300 per month (which is equal to an average price of a coffee a day!), you can achieve your future goals.



When you invest regularly, you employ a powerful investment principal:

DOLLAR COST AVERAGING

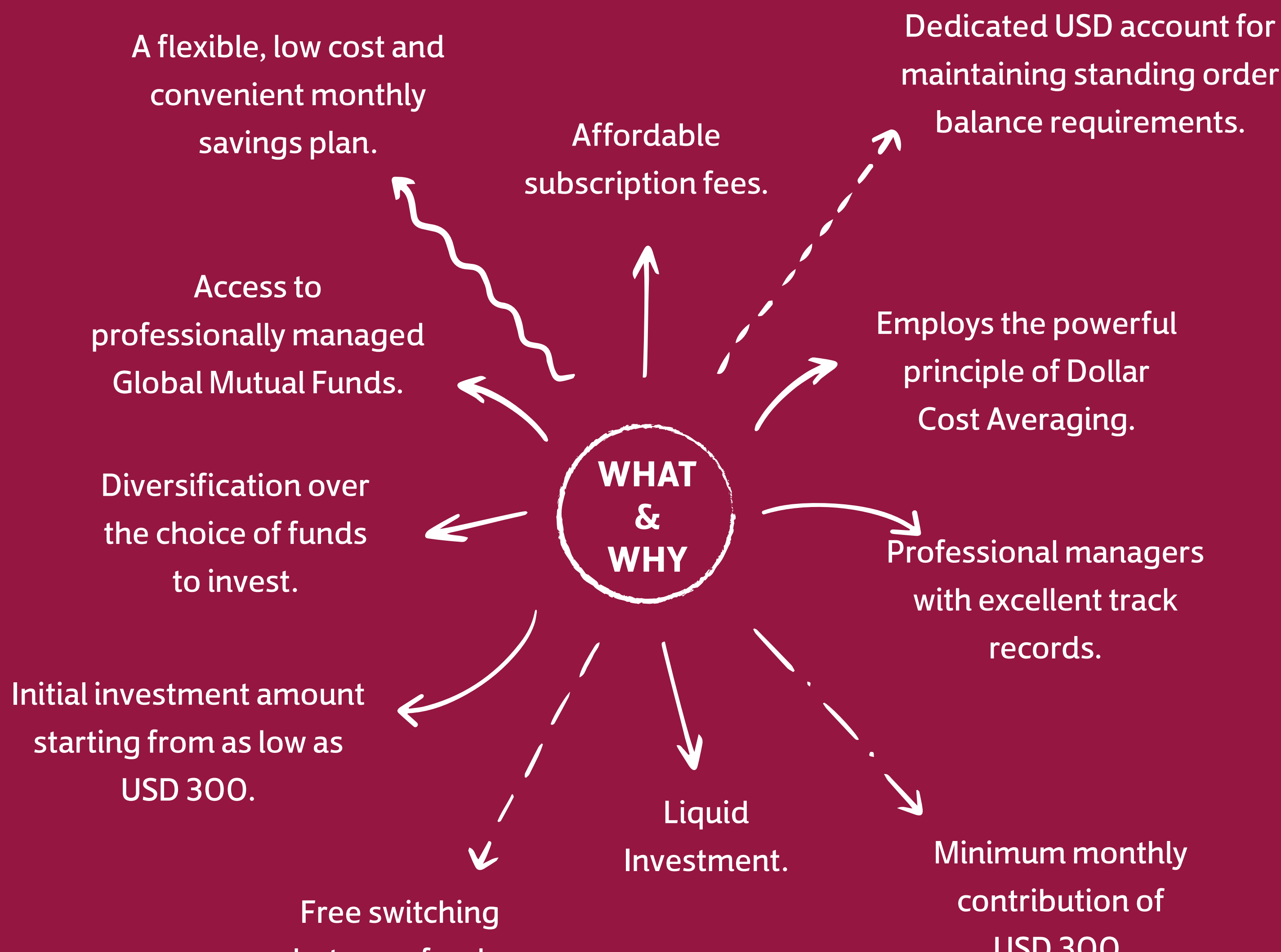
What is Dollar Cost Averaging?

Dollar cost averaging is the practice of investing a fixed dollar amount on a regular basis, regardless of the share price. It's a good way to develop a disciplined investing habit, be more efficient in how you invest, and potentially lower your stress level—as well as your costs.

By investing fixed amounts at regular intervals, you are buying more units when the price is low and fewer units when the price is high, allowing you to balance your average cost in a volatile market. Dollar-cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

Capital growth

over the medium to long term!



Charges

Standard charges are 2% on every contribution. Should you miss a contribution in the first 12 months of your IIP, an administrative charge of QAR50 will be levied on your plan via unit cancellation.

How do I start ?

1. All you need to do is to invest the initial amount into IIP, which starts as low as USD 300, depending on the fund requirements*.
2. Monthly contributions start from a minimum of USD 300.
3. The allotted amount can be invested into Mutual Funds from globally recognized fund houses across geographies, themes and sectors.

You can choose to make your IIP monthly contributions by debiting your bank account through a Standing order. Thereafter, you can change your contributions, fund allocations, and redeem mutual funds at any time.

Disclaimer

This brochure is provided for information purposes only and is in not intended to provide specific commercial, financial or investment advice, nor is intended to be an offer to buy or sell, or solicitation to buy or sell, any investment product.

Information contained herein is correct as at the date of printing and Commercial Bank expressly disclaims all liability for any subsequent change in such information. This brochure should be used in conjunction with the investment product documents and materials. Reliance by the Customer on this brochure shall be at the Customer's risk.

Past performance is not a guide to future performance.

Customers must consult their Wealth advisor prior to investing in any investment product; Commercial Bank shall not be liable for any investment by the Customer.

Commercial Bank's role in each investment product may vary and the Customer must obtain and thoroughly review all documents and materials associated with any investment product in which the Customer prospects to invest.

Money Laundering

Account opening and availing of facilities offered by Commercial Bank is subject to all information requested by the Bank being provided by the Customer in accordance with Qatar Central Bank Anti-Money Laundering regulations. If our information criteria are not met or prove to be incorrect Commercial Bank is under no obligation to, and has the absolute right to refuse to, offer any facilities to the Customer.

In the event of suspicion arising concerning a Customer's involvement in money laundering, terrorism financing or other illegal activities Commercial Bank has the right to withdraw all facilities offered to and utilized by the Customer; to off-set funds or securities from Customer accounts against any indebtedness to Commercial Bank; to close Customer accounts held with the Bank and shall immediately notify QCB of all such cases.

If you are ready to invest for your future, scan the QR code:

