



**Emirates NBD**

**BEYOND from PERSONAL BANKING**

Banking that  
rewards you every  
step of the way



emiratesnbd



@emiratesnbd



emirates nbd

[emiratesnbd.com/beyond](http://emiratesnbd.com/beyond) | 800 ENBD (3623) | SMS 'BDLF' to 4456

A life more rewarding.  
Beyond from Personal Banking.



Over 100 Branches



Over 750 ATMs



Online Banking  
with 200 transactions



Mobile Banking  
iOS, Android,  
Windows, Blackberry



Bon Appetit Discounts  
at over 1500 restaurants

## Contents

Beyond from Personal Banking by Emirates NBD	4
- Transaction Banking Relationship	6
- Beyond Rewards Program	8
- Product Bundles	10
- Credit Cards	10
- Personal Loan Packages	12
- Overdraft Facility	13
- Auto Loan Packages	14
- Home Loans	15
- Savings	15
- Fixed Deposits	16
- Wealth and Bancassurance	17
- Foreign Exchange & Non-Resident Banking	18
- Daily banking Fair Use Policy	21
- Beyond from Personal Banking Value Chart	22
- Ways of Banking	24

Version 1.0

# Beyond from Personal Banking

Enjoy absolute peace of mind through a hassle free banking experience that ensures you get the “best value” from the banking relationship i.e. both financially and emotionally. Imagine the time and effort put in for

- > shopping around for discounts on loans and better rates on savings account and fixed deposits
- > carrying multiple credit cards and keeping track of different billing dates and payments
- > driving the extra mile to the exchange house to instantly remit money to save on fees
- > running after different insurance companies to find the best savings plan, motor insurance, medical and life coverage for your family

And compare it with the simplicity and convenience offered by the Emirates NBD Personal Banking Beyond relationship. We're sure you will not want to settle for anything less.

It is the most comprehensive proposition that delivers not only great product promotions but also combines service, loyalty and rewards.

Physical Service Channels	Phone	Loyalty & Rewards	Digital Service Channels
		Banking Back Home	
	ATM	Wealth & Insurance	
		Saving for the Future	
	Branch	Borrowing Needs	
		Daily Transaction Banking	



## Transaction Banking Relationship

Open a current account, transfer your salary and you will get amazing benefits such as:

- > Free Entertainer booklet with vouchers worth over AED 10,000
  - You will find vouchers for fine dining, hotel stays, leisure and entertainment to enjoy with your friends and family
- > Free transaction banking services\* worth AED 1,000 every calendar year
  - 1 cheque book every calendar year
  - 1 demand draft/manager's cheque every calendar month
  - Unlimited local and international remittances through online banking and one free at branches every calendar month\*\*
  - First 3 Standing Instruction setups
  - 10 teller transactions at the branch every calendar month
  - E-statements, SMS alerts
  - Free international ATM cash withdrawal above USD 200

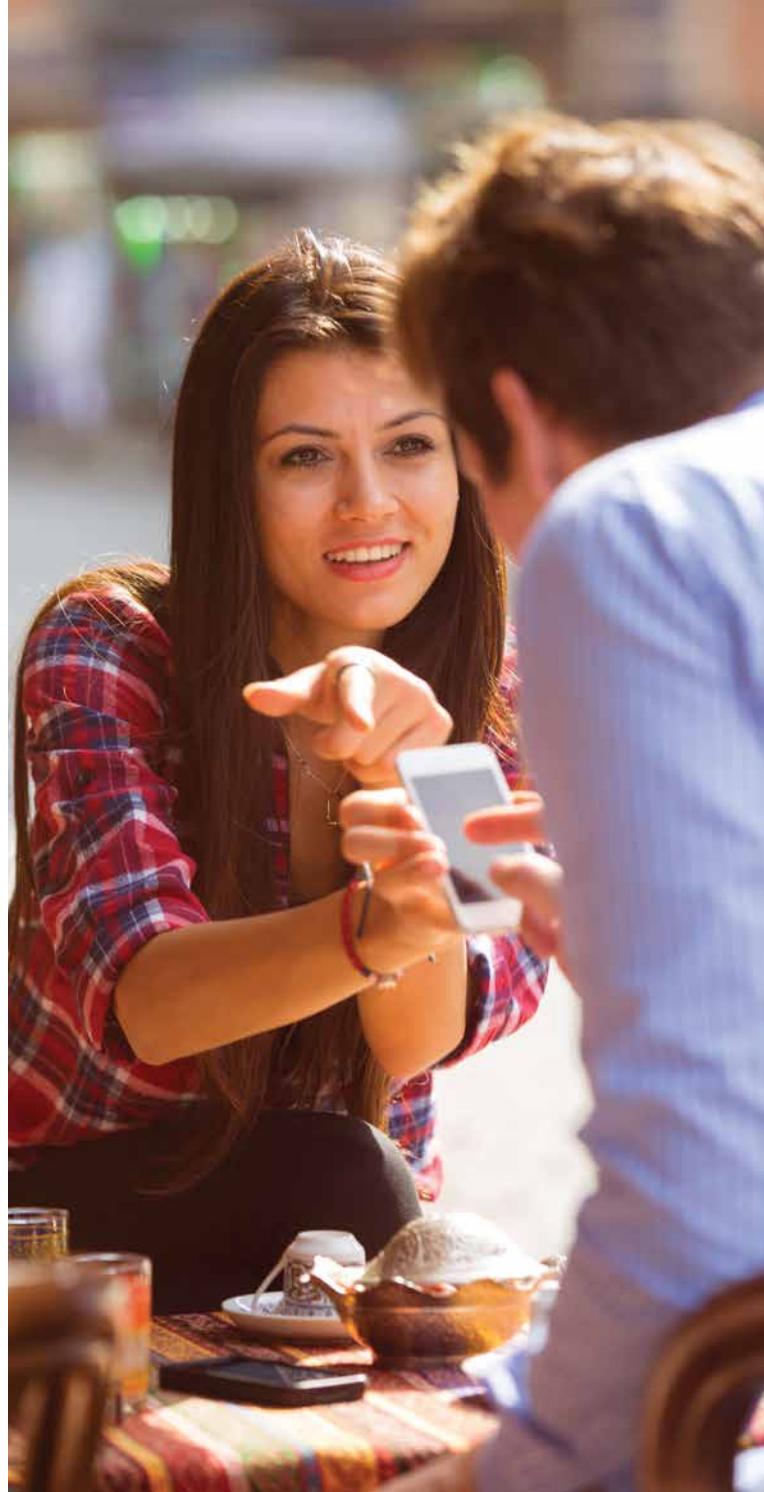
\*Fair use policy applies; penal charges and regular debit card usage charges are applicable.

\*\* Offer for limited promotional period; beneficiary and correspondent bank charges if any will apply; please visit our website [emiratesnbd.com](http://emiratesnbd.com) for more details.

## Debit Card

Free Platinum Visa Debit Card with a daily purchase & cash withdrawal limit of AED 15,000 each

- > Enjoy instant access to your funds and enhanced security when you shop at over 25 million retail outlets or access over 1 million ATMs worldwide with your Chip & Pin Debit Card
- > PIN2WIN fabulous daily cash prizes of AED 500, weekly prizes of an Ipad, monthly prizes of quarter kilogram of gold and quarterly prizes of a Skoda Fabia Monte Carlo Car, when you use your Debit Card for all your purchases and payments



- > Convenience of online & mobile banking with largest ATM and branch network for service
  - Use online and mobile banking to carry out over 200 transactions including request for new products and services, pay bills for over 26 major services, send money to loved ones, check your account statements in a matter of minutes
  - Mobile banking applications are available through all the main mobile operating systems like iOS, Android, Windows 8 and BlackBerry, both for smart phones and tablets
  - The bank's online banking service is compatible with the latest internet browsers, powered with the highest performance

## Beyond Rewards Program

Introducing a simple and transparent loyalty rewards program of winning prizes every month based only on your product holding. You have a chance to win one of 7 prizes on offer every month:

- > 1 prize of AED 10,000 dnata travel vouchers
- > 2 prizes of 2 nights stay at Banyan Tree for couples
- > 4 prizes of AED 2,500 worth of shopping vouchers at Dubai Mall

As a Beyond from Personal Banking customer you will get entries equivalent to the number of products held with Emirates NBD i.e. current account, savings account, fixed deposit, credit cards, loans, insurance, foreign exchange transactions in the monthly raffle draw without any other terms and conditions on usage, ticket size etc. So if you have a salary transfer account and a credit card every month you will be given 2 entries in the raffle draw while your friend would get 4 entries every month if he has a salary transfer account, credit card, auto loan and an insurance plan with Emirates NBD Personal Banking.

The raffle draw will be done every quarter and winners will be announced.

The raffle draw is at sole discretion of the Bank and the Bank reserves the right to terminate the raffle draw without prior notice.



## Product bundles

Introducing a unique concept of “soft bundle” i.e. any financial product that is linked with your current account is now available with guaranteed discounts on fees or upfront benefits at the start of your banking relationship.

## Credit cards

With bank cards suited for your lifestyle and needs, you can dine, relax, travel, and shop with fun and ease. And every time you choose your card, you enjoy a host of privileges and earn extra perks with our rewards program. There are more than 10 different credit cards that are designed to meet the diverse needs of UAE residents.

Our recommendation is the Skywards Signature credit card. It comes with Dnata travel vouchers worth AED 3,000\*.

The type of rewards** you are interested in...	Our Credit Cards to consider
Travel	<p><b>Skywards Signature Card:</b> Skywards Blue membership and earn up to 1.5 miles per 1 USD spend</p> <p><b>Dnata World Card:</b> earn up to 2% rewards on retail spends, 10% rewards on duty free shopping and 15% rewards on Dnata spends</p> <p><b>Diners Club Card:</b> unlimited complimentary airport lounge access worldwide. For every AED100 retail spend on your card, you will earn 20 Club Rewards that can be redeemed as gift vouchers</p>
Rewards	<p><b>Go4it Platinum Card:</b> RTA benefits related to NOL, Salik. Earn 5x Plus Points on weekends and RTA spends</p> <p><b>Platinum Card:</b> up to 2% cash back on your spends</p> <p><b>Manchester United Card:</b> Red Box gift on AED 2k spend in the first 2 billing cycles. Earn 2x Red Points on international spend, 5x Red Points on dining spends and 10x Red Points on sports goods stores; opportunity to win priceless experiences</p>
Online shopping	<p><b>Webshopper:</b> online only transactions</p>

\*\*For full details please visit our website at [emiratesnbd.com](http://emiratesnbd.com)

All credit cards come with a set of privileges such as dining discounts under our Bon Appetit program, 0% installment plans, Balance Transfer Facility, leisure and entertainment offers and Visa offers.

As part of our soft bundle offer, you will get a **guaranteed discount on Balance Transfer Facility** in the first year of your banking relationship:

- > 50% processing fee discount in the first 3 months from the time of establishing a salary transfer relationship
- > 25% processing fee discount in the 4-12 months from the time of establishing a salary transfer relationship

\*AED 1,000 Travel Voucher on payment of the joining fee. AED 2,000 Travel Voucher on cumulative retail spending of USD 10,000 within the first three billing statements.



## Personal Loan Packages

We offer different type of loan packages, at competitive rates, that are designed to provide a helping hand or meet your financial goals e.g. new to UAE or new employment, salary transfer loans, end-of-service benefit backed loans, home improvement, special loans for UAE Nationals, etc.

The personal loan package includes Enhanced Credit Life Insurance\* and comes with low processing fees. As part of our soft bundle offer, **you will get a guaranteed discount of 20% on the Credit Life Insurance fee for loan amounts above AED 200,000**. This offer is valid for 3 months from the time of establishing a salary transfer relationship with Emirates NBD Personal Banking.

We also do risk based pricing that ensures our customers enjoy the lowest interest rates on their personal loans, based on their transaction behavior on current accounts, credit card use and other payments. To take benefit of our pricing policy you only need to maintain your salary transfer relationship for at least 12 months and let your good banking behavior negotiate the best rate for you.

\* We are the only Bank to offer the dual benefit of loan coverage. This means that not only is the loan repaid to the Bank by the insurance company, but the equivalent amount is also given to the next of kin in the event of unforeseen circumstances.



## Overdraft Facility

In times of a temporary cash shortfall, Overdraft from Emirates NBD gives you the power to draw against your salary or Fixed Deposit for a much needed instant cash support. Take advantage of this unique Overdraft Facility and confidently manage your expenses or honour your financial commitments.

As part of our soft bundle offer, **you will get a guaranteed discount of 100% on the overdraft setup fee**. This offer is valid for 3 months from the time of establishing a salary transfer relationship with Emirates NBD Personal Banking.

## Auto Loan Packages

Get everything you need for the drive of your dreams with Emirates NBD's auto loan. We offer a range of loan variants, and find the one that suits your needs e.g. regular auto loan, FD backed auto loan, Staggered installment plan, Balloon buy-back program. All loans come with Auto Protect\* cover that make it the most comprehensive auto loans offer in UAE.



As part of our soft bundle offer, **you will get a guaranteed discount of 50% on the auto loans processing fee.** This offer is valid for 3 months from the time of establishing a salary transfer relationship with Emirates NBD Personal Banking.

\* Auto Protect is the first-of-its-kind initiative in the industry – it offers loan protection, family protection and disability protection all under one policy, with world-wide coverage. Premiums are relatively low on Auto Protect, making the credit protection plan affordable to all.

## Home Loans

Come home to a home of your own, with finance available from a wide choice of reputable developers as well as for self-construction and private villas in both Dubai and Abu Dhabi.

As part of our soft bundle offer, **you are eligible for a 0.25% discount on the 2 year fixed intro rate pricing.** This offer is valid for 3 months from the time of establishing relationship with Emirates NBD Personal Banking.

## Savings

Our priority at Emirates NBD is to make banking easy for all our customers. Choose from our range of savings accounts that allow you to plan your finances your way e.g. regular savings account, tiered saving accounts, foreign currency savings accounts, online Smart Saver account, Manchester United savings account, Shake n Save account and Shariah Compliant Mudarabah Savings account.

As part of our soft bundle offer, **you will get a guaranteed bonus interest\* on the regular AED savings account provided you take a new personal loan, auto loan or home loan from Emirates NBD Personal Banking.** This feature will be available from January 1st, 2015.

## Qualification Details:

- > The bonus interest rate will be given only for a 2 year period counted from the date of taking the first new loan
- > The savings balance considered will be capped at the loan amount or AED 500,000 whichever is lower
- > Minimum loan ticket size for Personal Loan is AED 100,000 and loan top ups will not qualify for bonus interest scheme
- > Minimum loan ticket size for Auto Loan is AED 50,000
- > Minimum loan ticket size for Home Loan is AED 1 Million and loan top ups will not qualify for bonus interest scheme
- > This offer is only available on AED savings account

\*Regular interest rate on the savings account is 0.25%. Bonus interest will be 0.15%. Interest payout is based on minimum monthly balance maintained and paid on a semi-annual frequency.

## Fixed Deposits

Have you thought about long-term savings that will grow to make your dreams come true? Then Emirates NBD Fixed Deposits is the perfect solution to make your money work as hard as you do.

We want to make things as simple and convenient as possible. We'll give you the security, liquidity and flexibility that you're looking for as well as a range of deposit products with different interest rate tiers, so you can choose the ones that best suit your needs.

The same extends to interest payment options. You can get your interest regularly as an income stream, or put the interest back into your deposit for another term.

Take a look at some of our Fixed Deposit products to help you choose the one that's best for you.

We offer Standard Fixed Deposits, FlexiDeposit, Goal Recurring Deposits, RegulaReturn Deposits and Islamic Term deposits.

As part of our soft bundle offer, **you will get an additional guaranteed 0.10% over the applicable promotional rate on the first Fixed Deposit (all variants, excluding Islamic & Recurring Deposits) with minimum amount of AED 100,000.** The Fixed deposit renewal/rollover will happen on rack rate.

This offer applies to only dirham denominated deposits.

## Wealth and Bancassurance

Life is full of surprises and the best way you can deal with them is by being prepared. With our life and savings plans, you can be rest assured that you are financially secure, at all times.

- > Beginning your career stage
  - Save for future with education/marriage plans
  - Savings plan for retirement
  - Protect yourself from uncertainty with term, accident & health plans and critical illness plans
- > Securing the future for family
  - Children's education plans
  - Retirement plans
  - Joint life plans and Protection plans for the family
- > Wealth protection
  - High value insurance plans and lump sum investment plans
  - Retirement plans and lifestyle protector plans
  - Capital protected investments
  - Universal life insurance plans
  - Roam the world with travel insurance plans



## General Insurance

Products such as home content, travel insurance and motor insurance are also available. We also offer Gold saving certificates and Gold saving account.

As part of the soft bundle offer, you will qualify to receive **guaranteed premium waivers\* for any MetLife product** taken during the first year of your banking relationship

- > 2 monthly premium waiver when product is taken in the first 3 months of opening salary transfer account
- > 1 monthly premium waiver when product is taken between 4-12 months of opening salary transfer account

\*in case of product cancellation before the ICP period Bank reserves the right to recover the waived premium amount.

## Foreign Exchange & Non-resident Banking

Whether you work abroad or conduct a lot of business which requires foreign currency transactions, with Emirates NBD, you can enjoy a full range of Foreign Exchange services and solutions that will meet your every need.

We offer competitive exchange rates and free transactions that make doing remittances through Emirates NBD extremely attractive compared to shopping around for rates and standing in queues at exchange houses. Just remit money from your mobile or online banking on your tablet.

- > Transfers: instant & free account to account transfer within Emirates NBD through online, mobile banking, phone banking and even branches
- > Direct Remit: Send money in 60 seconds using DirectRemit to our partner Banks through online and mobile banking
- > Telegraphic transfers: Send local and international transfers; ability to instantly register beneficiaries online that gives you 100% privacy, fully secure with email confirmations on transaction completion. Transactions done during standard working hours allow same day credit. Also, receive money from any location and get credit in your account for free and get immediate SMS alerts
- > Foreign currency cash: conveniently order your preferred foreign currency online and collect at Dubai Airport (DXB)

Terminals 1 & 3 or simply do the exchange at our branches at competitive rates

- > Western Union: Instant money transfer to over 500,000 agent locations worldwide through Online, Mobile Banking and ATM network



## NRI Proposition

Set up a standing order for regular remittances, so your family can count on your financial support on time, all the time. You can also trade online on the Indian stock market. Take advantage of a host of other services when you open an ICICI Bank NRI Account.

## Features & Benefits

For all your banking needs, you need only one account – the ICICI Bank NRI services at Emirates NBD offer a suite of banking solutions packed with power features, such as:

- > Online banking
- > Attractive interest rates on NRO, NRE and FCNR fixed deposits
- > Online bill payment facility
- > Real time trading on Indian stock market through ICICIDirect.com

## NRL Proposition

Lebanese expatriates in the UAE will find this two accounts-in-one offer a great banking solution.

## Features & Benefits

The Non-resident Lebanese Package consists of two bank accounts - one with Emirates NBD and the other with Bank of Beirut (BoB) s.a.l., - that offer a world of banking privileges:

- > It can be opened with any of the 40 branches of Bank of Beirut s.a.l. throughout Lebanon
- > FREE Online Banking “BoBOnline” and Phone Banking “BoBDirect” services
- > No minimum opening balance

## Daily Banking Fair Use Policy

Enjoy free daily banking within the defined fair use policy. Please note that we have excluded some routine charges from the fair use policy. For further details please visit our website.

Charges	Details
Account Maintenance	
Salary transfer	Free. Till the salary is being credited every month
Savings	Free. The minimum balance fee will be waived for 3 months if the average balance falls below AED 3,000 thereafter non-maintenance fee of AED 25 per month will apply
Teller transactions	10 transactions every calendar month Free thereafter AED 10 per transaction
Cheque Book (25 leaves)	1 cheque book Free every calendar year thereafter AED 20
Copy of old cheques	1 request per calendar quarter Free thereafter AED 20 per request
Telegraphic transfers/remittances	
Demand draft/manager's cheque	1 Free transaction per calendar month thereafter AED 25
Local currency within UAE (SHA) through branch	1 Free transaction per calendar month thereafter AED 25
Local currency within UAE (BEN) through branch	1 Free transaction per calendar month thereafter AED 25
Local currency within UAE (OURS) through branch	1 Free transaction per calendar month thereafter AED 50
Local currency remittance through online banking, mobile banking and ATM	Free. No limit
Foreign currency remittance through branch	1 Free transaction per calendar month thereafter AED 70
Foreign currency remittance through online banking, mobile banking and ATM	Free. No limit
DirectRemit to India	Free. No limit
Inward Remittance	Free. No limit
Standing instruction setup charges	First 3 setups free thereafter AED 40
International ATM cash withdrawal	Free above USD 200 else AED 20
Stop payment - for cheques, demand draft/manager's cheque	1 request per calendar quarter Free thereafter AED 50 per transaction
Account Balance certificate/Account reference charges	1 request per calendar quarter Free thereafter AED 40 per request
In addition several other transactions continue to be free	
<b>Charges that are not covered under Free daily banking and fair use policy</b>	
Cheque return	AED 100
Account closure (first year)	AED 100
Debit card replacement	AED 25
Foreign currency debit card transaction fee	1.84% of transaction value
SI failed instruction	AED 25
ATM/Debit card charges (all types)	AED 1 to 6
Liability/No Liability letter	AED 100
Safety deposit locker (all sizes)	AED 750 to AED 2,500
TC purchase	AED 20

## BEYOND from PERSONAL BANKING Value Chart

Product	Offer		First Year Value (AED)	Life Time Value* (AED)	
		Fee/Charges (AED)	Frequency		
Current Account	Entertainer Booklet		1	10,000	
Free transaction Banking	Foreign Remittances	70	12	840	
	Local Remittances	25	6	150	
	Cheque Book	25	1	25	
	Demand Draft	40	2	80	
	Standing Instructions	40	3	120	
	International ATM	20	4	80	
	Cash withdrawal				
	<b>Total</b>				<b>1,295</b>
Skywards Credit Card	"Travel vouchers: AED 3,000 Other card benefits: AED 6,450"			9,450	67,500
		Rate	Amount (AED)		
Savings Account	0.15% higher interest on average balance	0.15%	50,000	75	150
Fixed Deposit	0.10% higher interest on average balance	0.10%	100,000	100	100
Credit Card	50% Processing Fee discount on Balance transfer (12 months 0%)	4%	20,000	400	400
Personal Loan	20% discount on CLI on loan of AED 200,000	1.49%	200,000	596	596
Auto Loan	50% discount on Processing Fee on loan of AED 120,000	1.00%	120,000	600	600
Home Loan	0.25% interest rate reduction on loan of 1 Million	0.25%	1,000,000	2,500	5,000
Overdraft Facility	100% discount on Processing Fee	200		200	200
Insurance**	Premium waiver	2,500	2	5,000	5,000
Pin2Win	Multiple prizes			500	1,000
Loyalty Reward	Multiple prizes			2,500	2,500
<b>Grand Total</b>				<b>34,511</b>	<b>104,916</b>

Illustrative only. Based on assumed product uptake/usage. The value may vary for each customer.

\*10 year period

\*\*estimated monthly premium of 2,500 for insurance product taken with 2 month waiver offer

## Ways of Banking

Our commitment to providing excellent service and innovative products has made us the leading retail banking franchise in the UAE. As such, we continuously strive to explore new ways of enhancing your banking experience.



### Online Banking

Free, secure and easy to use. Simply register and enjoy using our Online Banking service to manage your accounts, loans & cards and apply for banking products.



### Mobile Banking

Banking on-the-go has never been this easy. Experience superior banking convenience on your smartphone or tablet with our award-winning Mobile Banking application.



### ATM Banking

Cash transactions at your convenience. Enjoy the ease and comfort of having full access to the largest ATM network in the country.



### Phone Banking

Support and assistance always available 24/7. Just dial our 24-hour Call Centre for prompt automated service or personalized assistance from our friendly Phone Banking officers.



### Branches

With more than 100 branches across the UAE, we are always close to you. Get personalized banking and financial advice that meets your needs.

## General Terms & Conditions

Please visit our website [emiratesnbd.com](http://emiratesnbd.com) for latest and detailed terms and conditions. We refresh our terms and conditions periodically.

\*All offers mentioned in this booklet cannot be combined with any other promotional offer. Bank reserves the right to remove the offer without prior notice. All loans and credit cards are granted at the sole discretion of the bank.

For more details visit [emiratesnbd.com/beyond](http://emiratesnbd.com/beyond)