



بنك الإمارات دبي الوطني
Emirates NBD

A Display of Emirates NBD Retail Products
(ENBD)

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Registered Details:
Emirates NBD Bank (PJSC)
Paid Up Capital AED 5,557,774,724
Commercial Registration No.1013450

تفاصيل التسجيل :
بنك الإمارات دبي الوطني (ش م ع)
رأس المال المدفوع ٥,٥٥٧,٧٧٤,٧٢٤
سجل تجاري ١٠١٣٤٥

المكتب الرئيسي:
شارع بني ياس، ديرة
ص ب ٧٧٧، دبي، الإمارات العربية المتحدة
هاتف ٢٢٢ ٢٥٥٥ (٠) ٩٧١ +
فاكس ٢٢٢ ١١١٠ (٠) ٩٧١ +
www.emiratesnbd.com إنترنت

Emirates NBD at Glance

Emirates NBD - KSA was established in 2004 as the first UAE-based bank in the Kingdom of Saudi Arabia and has grown to be one of the Group's largest banking operations outside the UAE with a fully-fledged range of retail, SME, corporate and treasury services targeting various business segments. It also provides Investment banking services via the CMA licensed entity Emirates NBD Capital KSA.

The Bank's products and services are offered through the support of various digital banking platforms such as Emirates NBD Online, Mobile Banking and smartBUSINESS. The Bank provides extensive Financing and Deposits products with a strong value proposition through its various banking segments in addition to treasury specific products and services. The Bank's customers can benefit from the various traditional and more recent technological delivery channels to access Emirates NBD's services.

Emirates NBD - KSA currently operates through 18 branches across the Kingdom located primarily in Riyadh, Jeddah, Khobar, Makkah, Madinah and Qassim and is presently expanding in a structured approach within the coming years.

At Emirates NBD, we are pleased to deliver a full range of retail banking services to individuals, SMEs and institutions that are in line with the successive changes in variety of businesses, where we examine in this document a compact list of the bank's various products that will meet your financial needs competitively.

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Home Finance:

The home finance product characterized by competitive features that keep pace with all segments of target customers, as it includes many features, including, but not limited to:

- A product that includes all types of housing units (Villa, Apartment, Land, Duplex, Floor)
- An approved product by the Shariah committee in the form of Murabaha
- Financing with a competitive and fixed profit margin for the entire financing period
- Providing diverse options for fixed, increasing and decreasing installments as desired
- Available for customers with salary transfer, non-salary transfer and self-employed.
- Available for governmental, semi-governmental and private sector customers
- Financing amounts up to SAR 5,000,000
- Loan tenure up to 30 years
- The percentage of the amount financed from the property price reaches up to 90%
- Continuous cooperation with the Real Estate Development Fund "REDF"
- Waiver of outstanding amount in case of death or permanent disability (God forbid)

In addition to the above, we always offer a competitive profit margin on the various selected financing years:

Home Finance Pricing (Rates are valid up to June 30th, 2024)				
Financing Period	With Salary Transfer		Non-Salary Transfer	
	Flat	APR	Flat	APR
3 – 5 Years	3.45%	6.71%	3.65%	7.09%
6 – 10 Years	3.65%	6.77%	3.85%	7.12%
11 – 15 Years	3.80%	6.74%	4.05%	7.14%
16 – 20 Years	3.95%	6.72%	4.25%	7.17%
21 – 25 Years	4.10%	6.71%	4.40%	7.13%
26 – 30 Years	4.20%	6.64%	4.50%	7.04%

Personal Loans:

Personal finance is here for whatever your financial needs are, Emirates NBD has the right solution for you, our aim is to help customers achieve all necessities. The package includes:

- Low and competitive profit rate
- Fully Shariah-compliant
- Available for both Saudis and expats
- Available for both salary transfer & non-salary transfer
- Finance amounts up to SAR 3,000,000
- Flexible repayment period of 12 up to 60 months
- Possibility of early repayment or partial payment at any time based on request.
- Waiver of outstanding amount in case of death or permanent disability (God forbid)

Personal Finance without Salary Transfer				
Income Tier (SAR)	Saudi		Expat	
	Flat	APR	Flat	APR
10,000 to 14,999	4.49%	8.28%	6.19%	11.17%
15,000 to 19,999	3.89%	7.23%		
20,000 to 24,999			5.09%	9.31%
More than 25,000	3.75%	6.98%		
1M+ Finance	3.55%	6.63%		

Personal Finance with Salary transfer		
Income Tier (SAR)	Saudi & Expat	
	Flat	APR
5,000 to 24,999	Saudi: 3.15% Expat: 3.49%	Saudi: 5.91% Expat: 6.52%
25,000 to 49,999	2.25%	4.28%
More than 50,000	1.85%	3.54%

Minimum Income of SAR 5,000 for Saudi and SAR 8,000 for expats.

Credit Cards:

Emirates NBD would like to bring to you the opportunity to apply for various products with unique offers on rates. We are glad to invite to apply to our Credit Cards whether your salary is transferred to Emirates NBD or not. The following set of cards illustrate more on the features for each:

Infinite Credit Card: The card of distinction for your distinguished life Luxurious privileges, personalized services and unmatched security are just some of the special benefits you deserve with the Emirates NBD Visa Infinite Credit Card. Enjoy our most exclusive range of advantages specially designed to suit your lifestyle. Features include:

- Buy 1 Get 1 for free VOX movie offerings.
- Service of Airport Transfer in UAE.
- Access to 1,000 Lounges across the world using your Infinite Cards with your Lounge Key
- Concierge Service Provided by VISA.

We are pleased to offer the Infinite Credit Card as free for life when customers spend SAR 5,000 within first 45 days of Card issuance.

Minimum salary: SAR 20,000

Mazeed Platinum Cashback Credit Card: Everything is on Sale with Mazeed Your gateway to unlimited cashback anywhere and everywhere. Get up to 10% cashback on 5 main spending categories with a renewal annual fee of SAR 200 only.

Spend Category	Cashback %
Eateries; dining out	10%
Supermarkets and Groceries	5%
School, College and University fees	5%
Medical and Pharmaceutical	5%
Air Travel and Hotel Stays	2%
All remaining merchants	0.5%

In addition, each credit card includes:

- Complimentary Access to 25 airport lounges worldwide through Dragon Pass
- Extended Warranty on purchases
- Buy 1 Get 1 for free VOX movie offerings.

Financial & Security Benefits:

- Buy 1 Get 1 for free VOX movie offerings.
- Credit Card Installments plans with attractive rates.
- Cash advance up to 30% of the credit limit.
- Credit Shield in case of death or permanent disability (God Forbid) (Paid optional service)
- All online purchases are protected with Verified VISA 3D Security.

Platinum Plus Credit Card:

A Free for Life Credit Card for a Privileged Lifestyle

All the privileges and advantages you need, live life to the fullest with your globally accepted free for life card. Get the lifestyle you deserve along with all the special offers and rewards that are carefully selected for you. Features include:

- 1% Cashback on all your purchases
- Buyer's protection and Extended warranty
- Special offers in UAE
- Get the best offers through Deals, available on our website.
- Access to 25 airport lounges worldwide.
- Reduce your monthly payments with low rates Installment plans.
- Contactless technology
- Buy 1 Get 1 for free VOX movie offerings.

Auto Lease:

The auto lease product enables the customers for the desired chosen vehicle at ease, with the following list of competitive features:

- Shariah Compliant (Ijarah Product)
- Best-in-Class insurance (based on customer Driving History, Accident Claims etc.)
- Extended warranty available until the end of the repayment period (where warranty by manufacturer is not being covered for the entire leasing tenor)
- Repayment period from 12 to 60 Months
- Ability of early settlement, contract cancellation and return of vehicle within the repayment period.
- Option to transfer the lease from existing to new customer (basis that the new customer falls on or fulfils the bank's criteria).
- Facility to use the car abroad in GCC countries & Jordan (with condition that Geographical coverage is purchased by the customer).
- Certified Pre-Owned & 50/50 leasing available.

Credit Parameters	Credit Criteria
Nationality	<ul style="list-style-type: none"> • Saudis and Expatriates residing in KSA.
Minimum Age	<ul style="list-style-type: none"> • 21 years (STL/NSTL)
Maximum Age	<ul style="list-style-type: none"> • 60 years including loan tenor salaried customers.
Minimum Monthly Income (New Vehicles)	<ul style="list-style-type: none"> • SAR 5000 • SAR 8000 (For Salaried New to credit (defined as customers with no active credit instrument or credit instrument < 6 months in SIMAH report) for Regular & Used cars)
Minimum Monthly Income (Certified Pre-Owned)	<ul style="list-style-type: none"> • SAR 8,000
Minimum Monthly Income (50-50 New Vehicles)	<ul style="list-style-type: none"> • SAR 10,000
Finance Amount per vehicle (Principal only)	<p>Minimum:</p> <ul style="list-style-type: none"> • SAR 20,000 <p>Maximum:</p> <ul style="list-style-type: none"> • Salaried customers: SAR 1 Mm • Customer level: up to SAR 1.5 Mn

Max. Tenor & Mileage (Certified Pre-owned)		Same year Model	1 year old model	2 year old model	3 year old model
	Tenor *	60 months	48 months	36 months	24 months
	Max. Mileage	30,000 km	60,000 km	80,000 km	100,000 km
<p><i>Tenor to be rounded off (upwards and downwards) in case if car is between 1 and 2 years old model.</i></p>					
Processing Fees + Extended Warranty + Govt. Fees	<p>Processing Fees: 1% of Finance Amount or SR 5,000 whichever is lower.</p> <p>Registration & Govt. Fees: As per Actual Charges</p> <ul style="list-style-type: none"> Extended Warranty is mandatory if Agency warranty is not covering the loan tenor and car price is less than SR 500K. Prevailing VAT will be applicable on all fees. <p><i>All fees are subject to change based on the regulator / government, and SAMA requirement, in alignment with changes in the bank's strategy</i></p>				
	<p><i>Borrower has the option to pay the EMI via the following:</i></p> <ul style="list-style-type: none"> Existing auto debit process through his/her ENBD account SADAD/ SARIE Standing instructions Cash deposits at ENBD branches 				
Contractual Lease Re-payment	<p><i>Borrower has the option to pay the EMI via the following:</i></p> <ul style="list-style-type: none"> Existing auto debit process through his/her ENBD account SADAD/ SARIE Standing instructions Cash deposits at ENBD branches 				
	<p><i>Borrower has the option to pay the EMI via the following:</i></p> <ul style="list-style-type: none"> Existing auto debit process through his/her ENBD account SADAD/ SARIE Standing instructions Cash deposits at ENBD branches 				
Approved Brands	<p>New Vehicles: All Brands and approved Chinese Brands</p> <p>Certified Pre-Owned: All Brands except Chinese Brands</p> <p>50-50 New Vehicles: All Brands with condition on New Chinese SUVs eligible subject to minimum car value of SAR 100K.</p> <p>50-50 Certified Pre-Owned: All Brands with minimum value of SAR 150K (excluding Chines brands)</p> <p>(Approved Chinese Brands: MG, Changan, Haval, GAC, Chery, Geely, Jetour, BYD, Bestune, Exeed, Hongqi, Tank, BAIC)</p>				
	<p>(Approved Chinese Brands: MG, Changan, Haval, GAC, Chery, Geely, Jetour, BYD, Bestune, Exeed, Hongqi, Tank, BAIC)</p>				

Profit Rate:

Regular Financing for Regular Financing New Vehicles/Certified Pre-Owned/50-50

Customer Type	Segments	Down Payment (Min)	Balloon Payment (Max)	Profit Rate
STL	Saudi	0%	Sedan 35% SUV 40%	4.25%
	Expat			4.50%
NSTL	Saudi	0%	Sedan 35% SUV 40%	4.80%
	Expat			5.00%
50-50	Saudi/Expat (both)	50%	50%	6.69%

Profit Rate:

Higer Balloon Payment (45% BP) for Regular Financing (New Vehicles & Salaried Customers Only)

Customer Type	Segment	Down Payment (Min)	Balloon Payment (Max)	Profit Rate
STL	Saudi	0%	45%	4.80%
	Expat			4.90%
NSTL	Saudi	0%		5.00%
	Expat			5.10%

Important Note:

- The above approved rates are applicable for all auto lease cases (**New & Certified Pre-Owned**)
- Vehicle Model Year **2023 & 2024** are approved to be processed under **New Vehicle**.
- Vehicle Model Year **2021, 2022, 2023 & 2024** are approved to be processed under **Certified Pre-Owned**).
- For Certified Pre-Owned Vehicles, the Down Payment will be 5% higher and Balloon Payment will be 5% lower for regular financing vehicles.
- SIMAH Score is applicable for customers for different Down Payments. Please find below qualifying scores and Down Payments:
 - **Salaried Customers with 0% DP:** 550+ Qualifying Score
 - **Salaried Customer with 5% DP:** 500 upto 550 Qualifying Score
 - **50-50 Customers (STL, NSTL & SE):** 550+ Qualifying score

- Liabilities:

Current Accounts: A fully transactional account without any minimum balance requirement available in multiple currencies.

- Meet your daily needs while we take care of every step along the way to make sure you are able to do so, keeping you in control.
- Free debit card issuance
- Easily transfer funds locally or globally
- Manage your account through our digital channels.
- Standing order facility to manage your monthly payments.
- Enjoy a host of convenient services and benefits.

Mudarabah Savings Account: An Islamic savings account offering a highly competitive profit rate to customers with no minimum balance requirement; thus, making it easy to save whilst earning profit daily. Profit rate up to 4.50% per annum

- Shariah Compliant
- Daily profit calculation
- Monthly profit payment
- Allows full account management without restrictions.
- Free debit card issuance
- Mudarabah Saving Account accepts payroll deposit.
- Deposit and withdraw anytime with no fees.
- No minimum balance requirement
- Servicing channels through Internet Banking, ATM, and branches

Fixed Deposit: Murabaha Fixed Deposit offer a stable and safe return on investments based on market leading competitive profit rates.

- Shariah Compliant.
- Flexible terms, 7 days to 1 year
- Auto renewal option available
- Loan facility so customer can access to funds as necessary without affecting his returns.
- Market-leading profit rates, depending on the duration of the deposit and currency.

Gold (XAU) Account: As Good as Real Gold - Gold Currency Account (XAU) offers the benefit of investing in Gold without the hassle of physical gold storage or worrying about its security.

- Account can be opened without initial deposit.
- Flexibility to Buy/Sell anytime.
- No cost of storage
- No minimum balance required.
- There is no applicable fee or charge for operating / Closure a Gold Account
- Highly competitive Buy/Sell rate.

Cross- Border Accounts: Benefit from the convenience of account opening in ENBD UAE, Egypt and India without having to travel. We facilitate your account opening process from KSA.

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